IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF OKLAHOMA

(1) FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff,

v.

Case No. 4:22-cv-00494-GKF-SH

(1) CITYR GROUP AT VISTA SHADOW LLC, a Delaware limited liability company

and

(2) MICHAEL SABO, an individual,

Defendants.

DECLARATION OF MICHAEL SABO

The undersigned, Michael Sabo, of legal age and a resident of Rockland County, New York, does hereby, under penalty of perjury, state as follows:

- 1. At all times relevant to the statements contained in this Affidavit, the undersigned both was a member and manager of CityR Group at Vista Shadow LLC ("CityR"), the entity that owns and operates the Vista Shadow Mountain Apartments, located at 6000 S. Memorial Drive in Tulsa, Oklahoma ("Subject Property"). The undersigned has personal knowledge of the facts set forth herein.
- 2. On or around on July 17, 2015, both Arbor Commercial Funding, LLC ("<u>Arbor</u>") and CityR executed a Multifamily Loan and Security Agreement ("<u>Loan Agreement</u>") and Multifamily Mortgage, Assignment of Leases and Rents, Security Agreement and Fixture Filing ("<u>Mortgage</u>") pertaining to the Subject Property.
- 3. Prior to the winter ice storm in February of 2021, and which caused the relevant damage to the Subject Property ("Ice Storm"), the Subject Property only had an entry gate.



However, after the Ice Storm, and because of the damage caused thereby, CityR contracted with Owasso Fence to install temporary fencing around the entire perimeter of the Subject Property. The temporary fencing is only one measure CityR took to ensure the Subject Property was, is, and continues to be both enclosed and protected. Owasso Fence Receipt, attached as Exhibit. 1.

- 4. Another measure CityR took was to employ four full-time employees each of whom have job descriptions related solely to the maintenance and/or protection of the Subject Property. Specifically, these employees consist of the following:
 - a. Matan Poler: full-time employee—former military—who lives and works on the
 Subject Property and whose job it is to continuously survey and monitor the Subject
 Property for the purpose of ensuring that there are no trespassers, no hazards, and
 no issues left unaddressed that may compromise the integrity of the Subject
 Property;
 - b. Aaron Martinez-Hernandez & Troy Collins: both full-time maintenance employees, each of whom share the responsibility of roaming the Subject Property continuously to both make any and all necessary repairs, and ensuring that the units of the Subject Property are otherwise fully cared for. *E.g.*, taking steps to mitigate weather impact, keeping the grass cut, etc.;
 - c. Evelyn Estrada: full-time property manager who oversees the administrative duties of the Subject Property. *See* Payroll Register, attached hereto as Exhibit 2; Vista Property Plan for December 2022 through January 2023 (most recent example of the day-to-day planning that goes into the management and security of the Subject Property) attached hereto as Exhibit 3; Vista Property Plan for October through

- November of 2022 (another past example of the day-to-day planning that goes into the management and security of the Subject Property) attached hereto as Exhibit 4.
- 5. In addition to the full-time employees referenced *supra*, CityR has a contract with a security company, Empire Protection Services, LLC ("Empire"), in which Empire has agreed to provide the Subject Property with continuous protection and surveillance. Pursuant to its agreement with CityR, Empire circles the Subject Property multiple times throughout each evening with security vehicles and flashing lights to ward off any trespassers and others that might cause harm to the Subject Property. The security provided by Empire is in addition to that which the full-time employees already provide to the Subject Property as noted *supra*. *See*, *e.g.*, Invoices from Empire for its contracted services, attached hereto as Exhibits 5 & 6.
- 6. CityR also invested \$75,825.00 in additional security cameras throughout the Subject Property. In addition to this investment, CityR pays close to \$2,500.00 per month for internet service so that the security cameras will provide the most optimal level of surveillance and ensure that both the Subject Property and its surrounding area is, at all times, continuously monitored until occupancy can be reinstated. *See* Various Cox Invoices, attached hereto as Exhibit 7.
- 7. Although the City of Tulsa (the "City") revoked the Certificate of Occupancy for the Subject Property, the City made clear that CityR could rectify the revocation, detailing that a new Certificate of Occupancy could be issued, and thus occupancy of the Subject Property reinstated, after CityR took certain steps; one such step detailed by the City was to "submit an evaluation by an Oklahoma Licensed Building Professional . . . to the [City] that details the required repairs and other necessary improvements to bring the complex/buildings into compliance

with current codes." *See* Letter from Tulsa Development Services to Michael Sabo et al., dated July 14, 2021, attached hereto as Exhibit 8.

- 8. Since receiving the City's letter, CityR has spent upwards of \$400,000.00 obtaining such an evaluation and is working to actively resolve the remaining items set forth in the City's letter.
- 9. Despite all of this, not only has CityR continued to maintain its insurance coverage per the terms of the Loan Agreement and Mortgage, it also obtained additional coverage after the termination of occupancy, which specifically covers vacant commercial property. *See* Renewal of Policy No. ESB-HS-CP-0000339-01 (noting business description as "Vacant Apartments"), attached hereto as Exhibit 9.
- 10. CityR has maintained multiple insuring agreements (policies) that cover the Subject Property and the damage it incurred as a result of the Ice Storm. CityR, in conjunction with its separate insurance counsel, have been diligently pursuing policy benefits, and their efforts have been highly productive despite Fannie Mae's assertions to the contrary.
- 11. For example, CityR has already been paid on one of its policies in full, and it used those proceeds to complete the initial remediation of the Subject Property, which included *e.g.*, remediating any water that had invaded the Subject Property as a result of the Ice Storm. These remediation efforts were necessary to ensure that no mold or other complications would occur and thus diminish the value or otherwise harm the Subject Property. Thus, because the initial remediation of the Subject Property has been completed, the Subject Property is not in danger of deterioration or diminution in value irrespective of the fact that it is temporarily vacant.
- 12. Recently, in response to CityR's claim on the Subject Property, the insurer for the second layer of insurance made an offer to pay on its policy in full, and CityR has now accepted

that offer. That agreement is now finalized and is awaiting disbursement of funds as of December 2, 2022.

- 13. Even after the insurance payments referred to above, there remains an excess policy with a coverage limit of ninety million dollars (\$90,000,000.00). Defendants and their insurance counsel have been in active and productive negotiations with this insurer long before Fannie Mae filed its Petition and requested a receiver, and on November 28-29, 2022, that same insurer and Defendants (along with each person's respective counsel) participated in a voluntary mediation.
- 14. At this time, a potential settlement is being discussed and, if reached, will provide further material facts related to this case.
- 15. At all times, CityR kept Fannie Mae updated throughout CityR's claim efforts with CityR's property insurers.
- 16. CityR's obligation as a result of the Loan Agreement and Mortgage was not in arrears as of the date that Fannie Mae filed its lawsuit. Further, CityR's account had not been in arrears any of the preceding months so as to justify a claim that CityR had defaulted on a payment. See September Mortgage Statement dated September 6, 2022 (noting there is no "past due total"), attached hereto as Exhibit 10; August Mortgage Statement dated August 10, 2022 (noting there is no "past due total"), attached hereto as Exhibit 11.
- 17. In addition, CityR entered into both a forbearance agreement and an extension of the forbearance agreement with Fannie Mae. *See* Letter dated April 23, 2021, from Arbor to Michael Sabo and CityR (referencing both "a Forbearance and Non-Waiver Agreement ('Forbearance') was entered into on November 25, 2020" as well as "an Extension of Forbearance and Non-Waiver ('Extension')" entered into sometime on or after January 14, 2021), attached

hereto as Exhibit 12. My understanding and belief is that the forbearance and extension modified or *at least* supplemented the Loan Agreement and Mortgage.

- 18. Although copies of the forbearance and extension have been requested on CityR's behalf, neither Arbor nor Fannie Mae would provide them to me or to anyone else affiliated with CityR to my knowledge.
- 19. As I understood CityR's obligations under the Forbearance Agreements, CityR was to continue making Forbearance payments—which it has been doing—each month until March 2023, and it was to make those payments along with its regularly scheduled payments owed under the Loan Agreement. *See, e.g.*, Email String Ending on October 13, 2022, attached hereto as Exhibit 13.
- 20. CityR's payments—until Fannie Mae filed its lawsuit—had been automatically withdrawn by Arbor from CityR's account. *Id*.
- 21. After Fannie Mae filed its lawsuit, neither Arbor nor Fannie Mae would send CityR any information, which included the mortgage statements for October 2022, November 2022, or December 2022. *See* Email Communication from October 18, 2022, attached as Exhibit 14.
- 22. Despite this, CityR has continued to comply with the Loan Agreement as well as its payment obligations—as communicated to, and understood by, CityR—under the Forbearance Agreements by directly wiring those payments to Arbor, and to my knowledge, those payments have been accepted. *See* Wire Confirmation from November Payment, Exhibit 15; Wire Confirmation from October Payment, Exhibit 16.
- 23. Finally, the undersigned has read the pertinent facts set forth in CityR's Response to the Receiver Motion and affirmatively states that such factual allegations are true and correct to the best of my belief and knowledge.

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I declare, under penalty of perjury that the foregoing is true and correct.

Executed on December 2, 2022

Michael Sabo



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Owasso Fence Co. Owasso, OK 74055 WWW.OWASSOFENCE.COM 6817 N 115TH E AVE 918-272-5555

INVOICE # 2200947

04/19/2022

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BILL TO:

SHIP TO:

SOURCE MANAGEMENT SERVICES PO BOX 547 JONES, OK 73049

VISTA SHADOW MOUNTAIN APTS 6000 S MEMORIAL DRIVE TULSA, OK 74145

REMIT ADDRESS: P.O. BOX 1585, OWASSO, OK 74055

QTY.	SOURCE #	ITEM	AMOUNT
340	NONE	340' OF 6' TALL TEMPORARY POST DRIVEN CHAIN LINK	
1752	NONE	FENCE @ 5.00 = 1752' OF 6' X 12' TEMPORARY CHAIN LINK PANELS (146	1700.00
148 148	NONE NONE	PANELS) @ 3.50 = STANDS @ 0.00 = SAND BAGS @ 4.60 =	6132.00 0.00 680.80
		SUB TOTAL:	\$ 8512.80
		8.517% SALES TAX:	725.04
		TOTAL AMOUNT DUE:	\$ 9237.84

EXHIBIT 1

20% RESTOCKING FEE WILL APPLY ON ALL AUTHORIZED RETURNS. NO RETURNS ON SPECIAL ORDERS, AND NON-STOCK MATERIALS. ***OWASSO FENCE ASSUMES NO RESPONSIBILITY FOR THE ACCURACY OF MATERIALS OR QUANTITIES OBTAINED VOCALLY, FROM A DRAWING OR SET OF PLANS, DUE TO VARIATIONS IN PHYSICAL SITE CONDIIONS.***

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Client ID: Pay Group: Check Date: Run Date:	Semi-Monthl 11/4/2022	Group at Vista y Run Numb			6			L REGISTER o at Vista Shadow	LLC			d Begin Date: 10/ fiod End Date: 10/ Pay Period: 20 Payroll Type: Reg	31/2022	
Collins, Troy Emp #: 4			20th St OK 74112		Hourly Rate: Status:	21.0000 Active		re Date: 1/1/2022 th Date: 11/25/XXXX	Separate	Single or Married Fi ely (: Married	ling Exempts:	Addl Tax: 3 Addl Tax:	Res Sta Work St	te: OK tate: OK
REGULAR CHECK		Gross Wage:	1,848.00	Paid Gross: 1,	848.00	Net Pay:	1,664.63	Direct Deposit		####0898 1,66		mount: 0.00	Voucher #:	V725810
Earnings	Rate	Hrs/Units	Dollars	YTD Hrs/Units	YTD Dolla	rs Deductio	ns	Current		Taxes	Wage	Tax	YTD Wage	YTD Tax
Regular	21.0000	88.00	1,848.00	1,728.00	36,288.0	00				SOC SEC EE	1,848.00	114.57	36,571.50	2,267.43
Overtime (1.5)		0.00	0.00	9.00	283.5	50				MED EE	1,848.00	26.80	36,571.50	530.29
Reimbursement **		0.00	0.00	0.00	359.3	38				FEDERAL WH	1,848.00	0.00	36,571.50	5.82
										OKLAHOMA WH	1,848.00	42.00	36,571.50	821.00
	Totals:	88.00	1,848.00	1,737.00	36,930.8	38	Totals:	0.00	0.00	Total	s:	183.37		3,624.54
Estrada, Evelyn M		6960 E			Per Pay Salary:	2833.33	Hir	re Date: 1/1/2022	Federal:	Head of Household		Addl Tax:	Res Sta	te: OK
Emp #: 1		Tulsa, (OK 74133		Status:	Active	Bir	th Date: 8/12/XXXX	State Ok	K: Single	Exempts	2 Addl Tax:	Work St	ate: OK
REGULAR CHECK		Gross Wage:	2,833.33	Paid Gross: 2,	833.33	Net Pay:	2,442.45	Direct Deposit	: Checking	ı ####6004 2,44:	2.45 Check A	mount: 0.00	Voucher #:	V725811
Earnings	Rate	Hrs/Units	Dollars	YTD Hrs/Units	YTD Dolla	rs Deductio	ns	Current	YTD	Taxes	Wage	Tax	YTD Wage	YTD Tax
Regular		86.67	2,833.33	1,733.40	56,666.6	50				SOC SEC EE	2,833.33	175.67	56,666.60	3,513.33
Reimbursement **		0.00	0.00	0.00	613.1	16				MED EE	2,833.33	41.09	56,666.60	821.67
										FEDERAL WH	2,833.33	64.12	56,666.60	1,282.40
										OKLAHOMA WH	2,833.33	110.00	56,666.60	2,200.00
	Totals:	86.67	2,833.33	1,733.40	57,279.7	76	Totals:	0.00	0.00	Total	s:	390.88		7,817.40
Martinez-Hernand	dez. Aaron \	9263 E	58th St		Hourly Rate:	19.0000	Hir	re Date: 1/1/2022	Federal:	Married Filing Jointl	v or	Addl Tax:	Res Sta	te: OK
Emp #: 3	, , , , , , , , , , , , , , , , , , , ,	Tulsa, 0	OK 74145		Status:	Active		th Date: 5/24/XXXX		ng Widow(er)	,			ate: OK
					otatas.	7100110	5	11 Date: 3/2 1/70000	State Ok	K: Married	Exempts	Addl Tax:	· · · · · ·	att. Oit
REGULAR CHECK		Gross Wage:	1,672.00	Paid Gross: 1,	672.00	Net Pay:	1,445.82	Direct Deposit	: Checking	ı ####9017 1,44!	5.82 Check A	mount: 0.00	Voucher #:	V725812
Earnings	Rate	Hrs/Units	Dollars	YTD Hrs/Units	YTD Dolla	rs Deductio	ns	Current	YTD	Taxes	Wage	Tax	YTD Wage	YTD Tax
Regular	19.0000	88.00	1,672.00	1,729.00	32,851.0	00				SOC SEC EE	1,672.00	103.66	33,221.50	2,059.73
Overtime (1.5)		0.00	0.00	13.00	370.5	50				MED EE	1,672.00	24.24	33,221.50	481.71
										FEDERAL WH	1,672.00	59.28	33,221.50	1,163.75
										OKLAHOMA WH	1,672.00		33,221.50	775.00
	Totals:	88.00	1,672.00	1,742.00	33,221.5	50	Totals:	0.00	0.00	Total	s:	226.18		4,480.19
Poler, Matan			ast 60th St		Per Pay Salary:	2500.00	Hi	re Date: 1/1/2022	Federal:	Single or Married Fi	lina	Addl Tax:	Res Sta	te: OK
Emp #: 2		TULSA,	OK 74145		Status:	Active		th Date: 6/10/XXXX	Separate	ely	3			ate: OK
						7100110			State Ok	K: Single	Exempts	1 Addl Tax:		
REGULAR CHECK		Gross Wage:	2,500.00	Paid Gross: 2,	500.00	Net Pay:	1,964.08	Direct Deposit	:: Checking	ı ####6480 1,96	4.08 Check A	mount: 0.00	Voucher #:	V725813
Earnings	Rate	Hrs/Units	Dollars	YTD Hrs/Units	YTD Dolla	rs Deductio	ons	Current	YTD	Taxes	Wage	Tax	YTD Wage	YTD Tax
Regular		86.67	2,500.00	1,733.40	50,000.0	00				SOC SEC EE	2,500.00	155.00	50,000.00	3,100.00
Reimbursement **		0.00	0.00	0.00	15,624.3	31				MED EE	2,500.00	36.25	50,000.00	725.00
										FEDERAL WH	2,500.00	248.67	50,000.00	4,973.40
						_]				OKLAHOMA WH	2,500.00	96.00	50,000.00	1,920.00
	Totals:	86.67	2,500.00	1,733.40	65,624.3	31	Totals:	0.00	0.00	Total	s:	535.92		10,718.40
				n totals) #Non-Pai						Г	EXHIB	IT		

*Memo Calculation (not included in totals) **Reimbursement (included in totals) #Non-Paid Earning (not included in totals) ^Hrs/Units=Units (Units not included in Totals)

Delivered by PayPros Inc

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Client ID:6678 - Citvr Group at Vista Shadow LLCPAYROLL REGISTERPeriod Begin Date: 10/16/2022Pay Group:Semi-Monthly6678 - Cityr Group at Vista Shadow LLCPeriod End Date: 10/31/2022Check Date:11/4/2022Pay Period: 20

Run Date: 11/3/2022 Run Number: 20 **Payroll Type:** Regular Payroll

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Company To	otal												
Employees Paid: Live Checks: Vouchers:	0 4	Check N	anuals Included umbers: eposit Vouchers	None	725813	Total Net Pa Live Check N Direct Depos	, let Pay:	7,516.98 7,516.98 4	Total Check Amo Live Check Amo Total Direct Dep	unt:	0.00 0.00 7,516.98	Active: Inactive: Terminated:	4 0 0
Earnings	Rate	Hrs/Units	Dollars	YTD Hrs/Units	YTD Dollars	Deductions	Current	YTD	Taxes	Wage	Tax	YTD Wage	YTD Tax
Regular		349.34	8,853.33	6,923.80	175,805.60				SOC SEC EE	8,853.33	548.90	176,459.60	10,940.49
Overtime (1.5)		0.00	0.00	22.00	654.00				MED EE	8,853.33	128.38	176,459.60	2,558.67
Reimbursement **		0.00	0.00	0.00	16,596.85				FEDERAL WH	8,853.33	372.07	176,459.60	7,425.37
									OKLAHOMA WH	8,853.33	287.00	176,459.60	5,716.00
	Totals:	349.34	8,853.33	6,945.80	193,056.45	Totals:	0.00	0.00	Totals:		1,336.35		26,640.53

*Memo Calculation (not included in totals) **Reimbursement (included in totals) #Non-Paid Earning (not included in totals) ^Hrs/Units=Units (Units not included in Totals)



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			Vista Proper	ty plan Dec - Ja	an 2022-23			
	28 Monday	29 Tuesday	30 Wednesday	01 Thursday	02 Friday	03 Saturday	04 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions						- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	December 22
Who coming today ?								
Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. 🌣 - Troy & Ahron - Evelyn in the office - EPS security on call"	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. \$ - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
	05 Monday	06 Tuesday	07 Wednesday	08 Thursday	09 Friday	10 Saturday	11 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	n.
Troy & Ahron Missions	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	December 22
Who coming today ?								
Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. ⊅ - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec.	- Matan Sec.	- Matan Sec. ⊅ - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec.	- Matan Sec. - Troy - EPS security on call	- Matan Sec. ⊅ - Troy - EPS security on call	



12 Monday

"Check the apartments"

of after weekend

Ongoing activity (Main)

Vista Property plan Dec - Jan 2022-23 13 Tuesday 14 Wednesday 15 Thursday 16 Friday 17 Saturday 18 Sunday "Check the apartments" of before weekend WeekEnd - Matan on site (718-925-1223) - Matan on site (718-925-1223) Matan on site (718-925-1223) - Matan on site (718-925-1223)

Who's in the complex?	- Matan Sec.	- Matan Sec. \$ - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
Inspections / visiters / guests								
Who coming today ?								
Troy & Ahron Missions	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	December 22
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	an.
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Weel	kEnd	
	19 Monday	20 Tuesday	21 Wednesday	22 Thursday	23 Friday	24 Saturday	25 Sunday	
Who's in the complex?	- Matan Sec. Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
Who coming today ? Inspections / visiters / guests								
Troy & Ahron Missions	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Cut the grass - Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	December 22
Readily available on emergency	- Empire security (918-855-3891) - 911 - Troy & Ahron	- Empire security (918-855-3891) - 911 - Troy & Ahron	- Empire security (918-855-3891) - 911 - Troy & Ahron	- Empire security (918-855-3891) - 911 - Troy & Ahron	- Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	J.L

Vista Property plan Dec - Jan 2022-23

	26 Monday	27 Tuesday	28 Wednesday	29 Thursday	30 Friday	31 Saturday	01 Sunday	•
Ongoing activity (Main)	"Check the apartments" of after weekend	,	,		"Check the apartments" of before weekend		kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	December				
Who coming today? Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. & - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. & - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. & - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. & - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. & - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
	02 Monday	03 Tuesday	04 Wednesday	05 Thursday	06 Friday	07 Saturday	08 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	January				
Who coming today ? Inspections / visiters / guests								
Who's in the complex?	Matan Sec. Troy & Ahron Evelyn in the office EPS security on call	- Matan Sec.	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec.	- Matan Sec.	- Matan Sec. - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	

Vista Property plan Dec - Jan 2022-23

	09 Monday	10 Tuesday	11 Wednesday	12 Thursday	13 Friday	14 Saturday	15 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	January 23				
Who coming today ? Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. \$ - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
	16 Monday	17 Tuesday	18 Wednesday	19 Thursday	20 Friday	21 Saturday	22 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit 8.Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	January 23				
Who coming today ?								
Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. \$ - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	

Vista Property plan Dec - Jan 2022-23

	23 Monday	24 Tuesday	25 Wednesday	26 Thursday	27 Friday	28 Saturday	29 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Ahron or Troy 1 hour visit &Walkaround (02:00 pm)	- Ahron or Troy 1 hour visit &Walkaround (11:00 am)	January23				
Who coming today ?								
Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy - EPS security on call	- Matan Sec. - Troy - EPS security on call	
	30 Monday	31 Tuesday	01 Wednesday	02 Thursday	03 Friday	04 Saturday	05 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911 - Troy & Ahron	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	- Matan on site (718-925-1223) - Empire security (918-855-3891) - 911	
Troy & Ahron Missions	- Maintance - Walkaround / Watch cameras	- Maintance - Walkaround / Watch cameras	- Maintance - Walkaround / Watch cameras					February 23
Who coming today ?								1
Inspections / visiters / guests								
Who's in the complex?	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. - Troy & Ahron - Evelyn in the office - EPS security on call	- Matan Sec. \$ - Troy & Ahron - Evelyn in the office - EPS security on call					

	26 Monday	27 Tuesday	28 Wednesday	29 Thursday	30 Friday	01 Saturday	02 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend				"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Cut the grass - Walkaround	- Cut the grass - Walkaround	- Cut the grass - Walkaround	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	October 22
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	
	03 Monday	04 Tuesday	05 Wednesday	06 Thursday	07 Friday	08 Saturday	09 Sunday	
Ongoing activity		DO NOT FORGET	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7				i
(Main)	"Check the apartments" of after weekend	Matan available 24/7	Water available 24/1	Matan avallable 24//	"Check the apartments" of before weekend	Wee	kEnd	
		Matan available 24/7 - Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911		- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
(Main)	of after weekend - Empire security (918-855-3891) - Troy & Ahron	- Empire security (918-855-3891) - Troy & Ahron	- Empire security (918-855-3891) - Troy & Ahron	- Empire security (918-855-3891) - Troy & Ahron	of before weekend - Empire security (918-855-3891) - Troy & Ahron	- Empire security (918-855-3891)	- Empire security (918-855-3891) - 911 - Troy	October 22
Readily available on emergency	of after weekend - Empire security (918-855-3891) - Troy & Ahron - 911 - Cut the grass	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	of before weekend - Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy - Ahron or Troy 1 hour visit (02:00 pm)	- Empire security (918-855-3891) - 911 - Troy	October 22

EXHIBIT 4

				The plant out it				
	10 Monday	11 Tuesday	12 Wednesday	13 Thursday	14 Friday	15 Saturday	16 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	October 22				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	
	17 Monday	18 Tuesday	19 Wednesday	20 Thursday	21 Friday	22 Saturday	23 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	October 22				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	

	24 Monday	25 Tuesday	26 Wednesday	27 Thursday	28 Friday	29 Saturday	30 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	October 22				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	
	31 Monday	01 Tuesday	02 Wednesday	03 Thursday	04 Friday	05 Saturday	06 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	November 22				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
]

	07 Monday	08 Tuesday	09 Wednesday	10 Thursday	11 Friday	12 Saturday	13 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	H ovember				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	
	14 Monday	15 Tuesday	16 Wednesday	17 Thursday	18 Friday	19 Saturday	20 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	Wee	kEnd	
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
	- Troy & Ahron	- 911	- 911 - Troy	Woverther				
on emergency Troy & Ahron	- Troy & Ahron - 911	- 911 - Troy - Ahron or Troy 1 hour visit (02:00 pm)	- 911 - Troy	Wovernoe				

	21 Monday	22 Tuesday	23 Wednesday	24 Thursday	25 Friday	26 Saturday	27 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7	"Check the apartments" of before weekend	WeekEnd		
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	H ovember				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
Who's in the complex?	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy & Ahron - Evelyn in the office	- Troy - EPS security on call	- Troy - EPS security on call	
	28 Monday	29 Tuesday	30 Wednesday	01 Thursday	02 Friday	03 Saturday	04 Sunday	
Ongoing activity (Main)	"Check the apartments" of after weekend	DO NOT FORGET Matan available 24/7	DO NOT FORGET Matan available 24/7		"Check the apartments" of before weekend	WeekEnd		
Readily available on emergency	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - Troy & Ahron - 911	- Empire security (918-855-3891) - 911 - Troy	- Empire security (918-855-3891) - 911 - Troy	
Troy & Ahron Missions	- Cut the grass - Walkaround	- Ahron or Troy 1 hour visit (02:00 pm) + Phone call to Matan	- Ahron or Troy 1 hour visit (11:00 am) + Phone call to Matan	Oecember ¹				
Who'll be there?						Troy / Ahron ?	Troy / Ahron ?	
								l

Empire Protection Services LLC

14083 SH 51 PMB 134 CowetaCoweta, OK 74429 US empirepsok@gmail.com

INVOICE

BILL TO
Vista

6000 S Memorial

Tulsa, OK 74136

INVOICE
DATE

DATE

TERMS

DUE DATE

DATE	SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
	Services	Patrol	1	500.00	500.00

BALANCE DUE \$500.00

2189

Net 30

05/23/2022

06/22/2022

EXHIBIT **5**

Empire Protection Services LLC

14083 S State Highway 51 PMB 134 Coweta, OK US empirepsok@gmail.com

INVOICE

 BILL TO
 INVOICE
 2535

 Vista
 DATE
 10/23/2022

 6000 S Memorial
 TERMS
 Net 30

 Tulsa, OK 74136
 DUE DATE
 11/22/2022

DATE	SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
	Services	Patrol	1	500.00	500.00

BALANCE DUE \$500.00

EXHIBIT 6

(NOT FOR PAYMENTS)
DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 11 10122022 YYNNNNNY 01 000533 0002

Vista Shadow Mountain 7933 E 59th St 6000 S MEMORIAL DR TULSA OK 74145-9005

վ||լոյոլ||Ալել||իկոլ||լեվ||եվ||Ալել||լել||լել||

ACCOUNT SUMMARY as of Oct 12,	2022
Previous Balance	\$238.66
Payment Received - Oct 3	-\$238.66
Remaining Previous Balance	\$0.00
New Charges: Oct 11, 2022 - Nov 10, 2022	2
Internet	\$178.99
Telephone	\$40.00
Taxes, Fees and Surcharges	\$19.32
New Charges	\$238.31
Total Due By Oct 31, 2022	\$238.31

October 12, 2022

CONTACT US: • www.coxbusiness.com/chat

coxbusiness.com 918-806-6079

Account Number COX PIN 001 6311 060621202

COX PIN 4966 SERVICE ADDRESS 6000

6000 S MEMORIAL DR TULSA, OK 74145-9005



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October 12, 2022 bill for Vista Shadow Mountain

Account Number 001 6311 060621202

Service at 6000 S MEMORIAL DR TULSA, OK 74145-9005

Total Due By Oct 31, 2022

\$238.31

7

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991

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Account number **001 6311 060621202**

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MONTHLY SERVICES Oct 11 - Nov 10	
INTERNET	
CBI Gateway	\$9.99
Cox WiFi 10 Free Access Accounts	0.00
Dynamic IP Address	0.00
CBI 100 Mbps x 20 Mbps	169.00
Cox Security Suite 25 PC	0.00
Total Internet	\$178.99
TELEPHONE	
918-663-4966	
VoiceManager Flat Rated Local Line	\$0.00
VoiceManager Unlimited Package	40.00
Cox Business Unlimited	0.00
VoiceManager Unified Messaging	0.00
Readable Voicemail	0.00
Individual Voice Mailbox	0.00
Total Telephone	\$40.00
TOTAL MONTHLY SERVICES	\$218.99
TOTAL MONTHLY SERVICES TAXES, FEES AND SURCHARGES	\$218.99
TAXES, FEES AND SURCHARGES Internet Taxes and Fees	\$218.99
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax	\$0.04
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax	\$0.04 0.36
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax	\$0.04 0.36 0.45
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax	\$0.04 0.36
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees Telephone Taxes, Fees and Surcharges	\$0.04 0.36 0.45
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees	\$0.04 0.36 0.45 \$0.85
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees Telephone Taxes, Fees and Surcharges Taxes 911	\$0.04 0.36 0.45
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees Telephone Taxes, Fees and Surcharges Taxes	\$0.04 0.36 0.45 \$0.85
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees Telephone Taxes, Fees and Surcharges Taxes 911 County Sales Tax	\$0.04 0.36 0.45 \$0.85 \$0.75 0.18
TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees Telephone Taxes, Fees and Surcharges Taxes 911 County Sales Tax Federal Excise Tax	\$0.04 0.36 0.45 \$0.85 \$0.75 0.18 1.49

Taxes, Fees and Surcharges cont.	
Total Taxes	\$6.37
Fees and Surcharges	
Network Interface Fee - Single Line	\$7.50
Access Recovery Fee-Single Line	1.00
State Universal Service Fund	1.14
Federal Universal Service Fund	2.46
Total Fees and Surcharges	\$12.10
Total Telephone Taxes, Fees and Surcharges	\$18.47
TOTAL TAXES, FEES AND SURCHARGES	\$19.32
TOTAL NEW CHARGES	\$238.31

NEWS FROM COX

Keep it simple with paperless billing and EasyPay. With paperless billing, you'll receive an email notification each month when your bill is available to view online. EasyPay allows you to automatically pay your bill each month using a bank account, credit card or debit card. Sign up for both in MyAccount.

Did you know that Cox Business offers detection and surveillance for small business customers? Protect what you're working for with Cox Business Security Solutions. Visit coxbusiness.com/security to learn more.

CUSTOMER INFORMATION

Billing, Payment Policies and Fees:

Cox Business bills all customers in advance for monthly recurring charges and in arrears for non-recurring charges such as On Demand/pay-per-view and long distance. Payment in full is due to Cox by

the "Due By" date indicated on your statement. If payment is not received by this date, your bill will become past due and may be subject to additional fees, such as late payment charges, electronic reactivation fees, or returned payment fees. Payment of your Cox bill confirms your subscription to services and the possession of Cox owned equipment listed on your bill.

When you provide a paper, electronic check or electronic fund transfer (EFT) as payment, you authorize Cox to process your payment as a traditional check transaction or to make a one-time EFT from your account. An EFT may debit your account as soon as the same day you

Payment Options

Online: Visit www.coxbusiness.com to register for 24-hour online access or make payments to your account.

Mail: Detach this coupon and send it with your check or money order. Please include your account number on your check. Make your checks payable to Cox Communications. Allow 7 days for processing.

Phone: You may contact us at the telephone number listed on the front of this bill anytime and follow the phone prompts to make a payment using your bank account or credit card.

In Person: Visit www.coxbusiness.com for a list of Cox Authorized Payment Centers.





Account number 001 6311 060621202

Page 3 of 4

Customer Information cont.

make your payment. Payments returned unpaid for any reason will incur a returned payment fee of up to \$25.00, or the maximum allowed by state law. By using a credit card, debit card, paper check or an electronic check to make a payment, you agree that, if your payment is returned unpaid, you expressly authorize a one-time electronic fund transfer from your account for the amount of the payment plus any returned payment fees. If payment is not received by the "Due By" date indicated on your statement, a late payment charge may be assessed on your account.

Basic Local Telephone Service: You must pay all regulated telephone charges to avoid disconnection of basic local telephone service. If you pay less than your full monthly bill and want the partial payment applied to telephone charges first, call Cox Customer Care; otherwise, your partial payment will first be applied to any past due balance, including non-regulated charges, putting you at risk of disconnection of telephone service.

911 Services: If your modem is disconnected or moved, or its battery is not charged or otherwise fails, phone service, including access to 911 services will **not** be available. Please review the following website for additional important information about Cox's 911 practices: https://www.cox.com/business/phone/e911-regulatory.html.

Pay Per Call Charges: If you dispute any 900 or 700 information service charges, you may be entitled to a credit. You must request this credit by calling or writing Cox Communications within 30 days of receipt of this bill. Pending review, you may withhold payment of the disputed amount and collection of those charges will be suspended. You have the right to not be billed for Interstate 900 calls that violate federal law. You may request blocking of 900 services. You may be blocked from calling a 900 number for failure to pay legitimate 900 call charges and the information service provider may seek collection of those charges.

Billing Dispute and Resolution

If you have any questions regarding your bill or disagree with any portion of your bill, immediately contact Cox with your concerns. You must contact us no later than 30 days from the bill's due date via the contact information listed on the front of this bill so that Cox can review your account.

If you disagree with the investigation's outcome on telephone service, you may file a complaint with the Oklahoma Corporation Commission at 800-522-8154 or locally at 405-521-2331 or at: 2101 N. Lincoln Blvd, Oklahoma City, OK 73105.



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solution that protects you from
a wide range of cyber threats in
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Call (800) 530-5216 or visit coxbusiness.com/essentialsecurity

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(NOT FOR PAYMENTS)
DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 03 10032022 YYNNNNNY 01 002716 0009



Vista Shadow Mountain 7947 E 60TH ST TULSA OK 74145-9543 October 03, 2022 Page **1** of 6

CONTACT US:

www.coxbusiness.com/chat

8

coxbusiness.com 918-806-6079

Account Number COX PIN SERVICE ADDRESS

001 6311 067731103

4966

ESS 7947 E 60TH ST

TULSA, OK 74145-9543



լովել Միլեգի Մլեգեց Երիլ Մայի հիրակի հիրակի հիրակի հի

ACCOUNT SUMMARY as of Oct 3,	2022
Previous Balance	\$557.18
Payment Received - Sep 13	-\$557.18
Remaining Previous Balance	\$0.00
New Charges: Oct 3, 2022 - Nov 2, 2022	
Internet	\$385.88
Telephone	\$106.68
Taxes, Fees and Surcharges	\$63.34
New Charges	\$555.90
Total Due By Oct 23, 2022	\$555.90

October 03, 2022 bill for Vista Shadow Mountain

Account Number 001 6311 067731103 Service at 7947 E 60TH ST TULSA, OK 74145-9543

Total Due By Oct 23, 2022

\$555.90

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991

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With **EasyPay**, pay your monthly Cox bill automatically from your bank or credit card account. Add **Paperless Billing** and you get rid of paper bills and can access your account *online* any time, all while saving trees! Sign up today at www.coxbusiness.com/myaccount!

640,0220 ND, BP 03 1003203 YD YN ND K P°276 1009 Document 25-1 Filed in USDC ND/OK on 12/02/22 Page 28 of 91 October 03, 2022 Bill for Vista Shadow Mountain

Account number **001 6311 067731103**

Page 2 of 6

Acct # 067731103

VoiceManager Flat Rated Local Line VoiceManager Essential Package	\$0.00 30.78
918-933-4282	
TELEPHONE	
MONTHLY SERVICES Oct 3 - Nov 2	
TULSA, OK 74145-9418	
APT 53 7970 E 59TH ST	
TOTAL FOR SERVICE ACCOUNT Acct # 066920201 VISTA APTS BLDG 53	\$179.84
TOTAL TAXES, FEES AND SURCHARGES	\$0.85
Total Internet Taxes and Fees	\$0.85
State Sales Tax	0.45
City Sales Tax	0.36
County Sales Tax	\$0.04
Internet Taxes and Fees	
TAXES, FEES AND SURCHARGES	
TOTAL MONTHLY SERVICES	\$178.99
Total Internet	\$178.99
Cox Security Suite 25 PC	0.00
CBI 100 Mbps x 20 Mbps	169.00
Cox WiFi 10 Free Access Accounts Dynamic IP Address	0.00
CBI Gateway	\$9.99
INTERNET	
MONTHLY SERVICES Oct 3 - Nov 2	
7947 E 60TH ST TULSA, OK 74145-9543	

Vista Shadow Mountain

TOTAL TAXES, FEES AND SURCHARGES	\$42.99
Total Telephone Taxes, Fees and Surcharges	\$42.83
Total Fees and Surcharges	\$31.28
Federal Universal Service Fund	6.50
State Universal Service Fund	2.28
Access Recovery Fee - Multi-Line	4.00
Network Interface Fee - Multi-Line	\$18.50
Fees and Surcharges	
Total Taxes	\$11.55
State Sales Tax	3.94
Local Sales Tax	3.19
Federal Excise Tax	2.60
County Sales Tax	0.32
911	\$1.50
Telephone Taxes, Fees and Surcharges Taxes	
Total TV Taxes and Fees	\$0.16
State Sales Tax	\$0.16
TV Taxes and Fees	
TAXES, FEES AND SURCHARGES	
TOTAL MONTHLY SERVICES	\$65.06
Total Telephone	\$65.06
Directory Listing - Non Pub	1.75
VoiceManager Essential Package	30.78
VoiceManager Flat Rated Local Line	0.00
918-895-6914	
Directory Listing - Non Pub	1.75
Monthly Services cont.	

TOTAL FOR SERVICE ACCOUNT

Payment Options

Online: Visit www.coxbusiness.com to register for 24-hour online access or make payments to your account.

Mail: Detach this coupon and send it with your check or money order. Please include your account number on your check. Make your checks payable to Cox Communications. Allow 7 days for processing.

Phone: You may contact us at the telephone number listed on the front of this bill anytime and follow the phone prompts to make a payment using your bank account or credit card.

In Person: Visit www.coxbusiness.com for a list of Cox Authorized Payment Centers.



\$108.05



©ase 4:22-cv-00494-GKF-SH Document 25-1 Filed in USDC ND/OK on 12/02/22 Page 29 of 91 October 03, 2022 Bill for Vista Shadow Mountain

Account number 001 6311 067731103

Page 3 of 6

Acct # 067108901 Vista Apartments (pool)
APT POOL
7963 E 60TH PL
TULSA, OK 74145-9546

MONTHLY SERVICES Oct 3 - Nov 2

TELEPHONE	
918-794-3980	
VoiceManager Flat Rated Local Line	\$0.00
VoiceManager Essential Package	41.62
Directory Listing - Non Pub	0.00
Total Telephone	\$41.62
TOTAL MONTHLY SERVICES	\$41.62

TAXES, FEES AND SURCHARGES

Telephone Taxes, Fees and Surcharges Taxes	
911	\$0.75
County Sales Tax	0.18
Federal Excise Tax	1.54
Local Sales Tax	1.83
State Sales Tax	2.25
Total Taxes	\$6.55
Fees and Surcharges	
Network Interface Fee - Single Line	\$7.50
Access Recovery Fee-Single Line	1.00
State Universal Service Fund	1.14
Federal Universal Service Fund	2.46
Total Fees and Surcharges	\$12.10
Total Telephone Taxes, Fees and Surcharges	\$18.65
TOTAL TAXES, FEES AND SURCHARGES	\$18.65

Acct # 076176501	VISTA SHADOW MOUNTAIN-VENDOR
STE 77-1	

\$60.27

STE 77-1 7960 E 60TH ST TULSA, OK 74145-9542

TOTAL FOR SERVICE ACCOUNT

MONTHLY SERVICES Oct 3 - Nov 2

TOTAL MONTHLY SERVICES	\$206.89
Total Internet	\$206.89
Cox Security Suite 25 PC	0.00
CBI 100 Mbps x 20 Mbps	185.90
Static IP Address	11.00
Cox WiFi 10 Free Access Accounts	0.00
CBI Gateway	\$9.99
INTERNET	

TAXES, FEES AND SURCHARGES

Internet Taxes and Fees

County Sales Tax \$0.04

Taxes, Fees and Surcharges cont.	0.36
City Sales Tax	0.36
State Sales Tax	0.45
Total Internet Taxes and Fees	\$0.85
TOTAL TAXES, FEES AND SURCHARGES	\$0.85
TOTAL FOR SERVICE ACCOUNT	\$207.74
TOTAL NEW CHARGES	\$555.90



Account number 001 6311 067731103

Page 4 of 6

NEWS FROM COX

Keep it simple with paperless billing and EasyPay. With paperless billing, you'll receive an email notification each month when your bill is available to view online. EasyPay allows you to automatically pay your bill each month using a bank account, credit card or debit card. Sign up for both in MyAccount.

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CUSTOMER INFORMATION

Billing, Payment Policies and Fees:

Cox Business bills all customers in advance for monthly recurring charges and in arrears for non-recurring charges such as On Demand/pay-per-view and long distance. Payment in full is due to Cox by the "Due By" date indicated on your statement. If payment is not received by this date, your bill will become past due and may be subject to additional fees, such as late payment charges, electronic reactivation fees, or returned payment fees. Payment of your Cox bill confirms your subscription to services and the possession of Cox owned equipment listed on your bill.

When you provide a paper, electronic check or electronic fund transfer (EFT) as payment, you authorize Cox to process your payment as a traditional check transaction or to make a one-time EFT from your account. An EFT may debit your account as soon as the same day you make your payment. Payments returned unpaid for any reason will incur a returned payment fee of up to \$25.00, or the maximum allowed by state law. By using a credit card, debit card, paper check or an electronic check to make a payment, you agree that, if your payment is returned unpaid, you expressly authorize a one-time electronic fund transfer from your account for the amount of the payment plus any returned payment fees. If payment is not received by the "Due By" date indicated on your statement, a late payment charge may be assessed on your account.

Basic Local Telephone Service: You must pay all regulated telephone charges to avoid disconnection of basic local telephone service. If you pay less than your full monthly bill and want the partial payment applied to telephone charges first, call Cox Customer Care; otherwise, your partial payment will first be applied to any past due balance, including non-regulated charges, putting you at risk of disconnection of telephone service.

911 Services: If your modem is disconnected or moved, or its battery is not charged or otherwise fails, phone service, including access to 911 services will **not** be available. Please review the following website for additional important information about Cox's 911 practices: https://www.cox.com/business/phone/e911-regulatory.html.

Pay Per Call Charges: If you dispute any 900 or 700 information service charges, you may be entitled to a credit. You must request this credit by calling or writing Cox Communications within 30 days of receipt of this bill. Pending review, you may withhold payment of the disputed amount and collection of those charges will be suspended. You have the right to not be billed for Interstate 900 calls that violate federal law. You may request blocking of 900 services. You may be blocked from calling a 900 number for failure to pay legitimate 900 call charges and the information service provider may seek collection of those charges.

Billing Dispute and Resolution

If you have any questions regarding your bill or disagree with any portion of your bill, immediately contact Cox with your concerns. You must contact us no later than 30 days from the bill's due date via the contact information listed on the front of this bill so that Cox can review your account.

If you disagree with the investigation's outcome on telephone service, you may file a complaint with the Oklahoma Corporation Commission at

Customer Information cont.

 $800\mbox{-}522\mbox{-}8154$ or locally at $405\mbox{-}521\mbox{-}2331$ or at: 2101 N. Lincoln Blvd, Oklahoma City, OK 73105.



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solution that protects you from
a wide range of cyber threats in
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Save Time with Combined Billing



Do you have multiple Cox Business account numbers? Combine your accounts so you can manage them all in one place.

- · Receive a single bill statement for all accounts with one due date
- · Pay all accounts at one time
- Access your account detail including up to 18 months of past statements in MyAccount

To combine your bills, contact us at 1-866-272-5777 or www.coxbusiness.com/chat.

Want more convenient billing options? Sign up for the below by visiting www.coxbusiness.com/myaccount and selecting Billing Tools.

Paperless Billing – sign up to receive your bill via email



Auto Pay – set up automatic payments







(NOT FOR PAYMENTS)
DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 13 10152022 YYNNNNNY 01 988649

VISTA SHADOW APARTMENT 7933 E 59TH ST APT 11 TULSA OK 74145-9400 October 14, 2022

Page **1** of 4

CONTACT US:

@

www.coxbusiness.com/chat



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918-806-6079

Account Number COX PIN SERVICE ADDRESS

001 6311 076517601

6000 APT 11

7933 E 59TH ST TULSA, OK 74145-9400

ACCOUNT SUMMARY as of Oct 14,	2022
Previous Balance	\$179.84
Payment Received - Oct 4	-\$179.84
Remaining Previous Balance	\$0.00
New Charges: Oct 13, 2022 - Nov 12, 2022	
Internet	\$178.99
Taxes, Fees and Surcharges	\$0.85
New Charges	\$179.84
Total Due By Nov 2, 2022	\$179.84



Thank you for being a Cox Business Paperless Customer!



Save Time! Save Money! Take control! Enroll in EasyPay - once you set it you'll never forget it. Your bill is automatically paid each month on the day it's due. Sign up today at www.coxbusiness.com/myaccount!

October 14, 2022 bill for VISTA SHADOW APARTMENT

Account Number 001 6311 076517601

Service at APT 11

7933 E 59TH ST TULSA, OK 74145-9400

Total Due By Nov 2, 2022

\$179.84

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991





APARTMENT

Account number 001 6311 076517601

Page 2 of 4

TOTAL NEW CHARGES	\$179.84
TOTAL TAXES, FEES AND SURCHARGES	\$0.85
Total Internet Taxes and Fees	\$0.85
State Sales Tax	0.45
City Sales Tax	0.36
Internet Taxes and Fees County Sales Tax	\$0.04
TAXES, FEES AND SURCHARGES	
TOTAL MONTHLY SERVICES	\$178.99
Total Internet	\$178.99
Cox Security Suite 25 PC	0.00
CBI 100 Mbps x 20 Mbps	169.00
Dynamic IP Address	0.00
Cox WiFi 10 Free Access Accounts	0.00
CBI Gateway	\$9.99
INTERNET	
MONTHLY SERVICES Oct 13 - Nov 12	
	INTERNET CBI Gateway Cox WiFi 10 Free Access Accounts Dynamic IP Address CBI 100 Mbps x 20 Mbps Cox Security Suite 25 PC Total Internet TOTAL MONTHLY SERVICES TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees TOTAL TAXES, FEES AND SURCHARGES

NEWS FROM COX

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CUSTOMER INFORMATION

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In Person: Visit www.coxbusiness.com for a list of Cox Authorized Payment Centers.

Customer Information cont.

Demand/pay-per-view and long distance. Payment in full is due to Cox by the "Due By" date indicated on your statement. If payment is not received by this date, your bill will become past due and may be subject to additional fees, such as late payment charges, electronic reactivation fees, or returned payment fees. Payment of your Cox bill confirms your subscription to services and the possession of Cox owned equipment listed on your bill.

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Billing Dispute and Resolution

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- Access your account detail including up to 18 months of past statements in MyAccount

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Auto Pay – set up automatic payments







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DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 11 10122022 YYNNNNNY 01 000532 0002



7957 E 60TH PL 7957 E 60TH PL STE 75-1 TULSA OK 74145-8693

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ACCOUNT SUMMARY as of Oct 12,	2022
Previous Balance	\$179.84
Payment Received - Oct 3	-\$179.84
Remaining Previous Balance	\$0.00
New Charges: Oct 11, 2022 - Nov 10, 2022	
Internet	\$178.99
Taxes, Fees and Surcharges	\$0.85
New Charges	\$179.84
Total Due By Oct 31, 2022	\$179.84

October 12, 2022

Page **1** of 4

CONTACT US:



www.coxbusiness.com/chat



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6000

918-806-6079

Account Number COX PIN SERVICE ADDRESS 001 6311 076288301

STE 75-1 7957 E 60TH PL TULSA, OK 74145-9523





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October 12, 2022 bill for 7957 E 60TH PL Account Number 001 6311 076288301

Service at

STE 75-1 7957 E 60TH PL TULSA, OK 74145-9523

Total Due By Oct 31, 2022

\$179.84

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991

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Page **2** of 4

TOTAL NEW CHARGES	\$179.84
TOTAL TAXES, FEES AND SURCHARGES	\$0.85
Total Internet Taxes and Fees	\$0.85
State Sales Tax	0.45
City Sales Tax	0.36
County Sales Tax	\$0.04
TAXES, FEES AND SURCHARGES	
TOTAL MONTHLY SERVICES	\$178.99
Total Internet	\$178.99
Cox Security Suite 25 PC	0.00
CBI 100 Mbps x 20 Mbps	169.00
Dynamic IP Address	0.00
Cox WiFi 10 Free Access Accounts	0.00
CBI Gateway	\$9.99
INTERNET	
MONTHLY SERVICES Oct 11 - Nov 10	
	INTERNET CBI Gateway Cox WiFi 10 Free Access Accounts Dynamic IP Address CBI 100 Mbps x 20 Mbps Cox Security Suite 25 PC Total Internet TOTAL MONTHLY SERVICES TAXES, FEES AND SURCHARGES Internet Taxes and Fees County Sales Tax City Sales Tax State Sales Tax Total Internet Taxes and Fees TOTAL TAXES, FEES AND SURCHARGES

NEWS FROM COX

Keep it simple with paperless billing and EasyPay. With paperless billing, you'll receive an email notification each month when your bill is available to view online. EasyPay allows you to automatically pay your bill each month using a bank account, credit card or debit card. Sign up for both in MyAccount.

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CUSTOMER INFORMATION

Billing, Payment Policies and Fees:

Cox Business bills all customers in advance for monthly recurring charges and in arrears for non-recurring charges such as On

Payment Options

Online: Visit www.coxbusiness.com to register for 24-hour online access or make payments to your account.

Mail: Detach this coupon and send it with your check or money order. Please include your account number on your check. Make your checks payable to Cox Communications. Allow 7 days for processing.

Phone: You may contact us at the telephone number listed on the front of this bill anytime and follow the phone prompts to make a payment using your bank account or credit card.

In Person: Visit www.coxbusiness.com for a list of Cox Authorized Payment Centers.

Customer Information cont.

Demand/pay-per-view and long distance. Payment in full is due to Cox by the "Due By" date indicated on your statement. If payment is not received by this date, your bill will become past due and may be subject to additional fees, such as late payment charges, electronic reactivation fees, or returned payment fees. Payment of your Cox bill confirms your subscription to services and the possession of Cox owned equipment listed on your bill.

When you provide a paper, electronic check or electronic fund transfer (EFT) as payment, you authorize Cox to process your payment as a traditional check transaction or to make a one-time EFT from your account. An EFT may debit your account as soon as the same day you make your payment. Payments returned unpaid for any reason will incur a returned payment fee of up to \$25.00, or the maximum allowed by state law. By using a credit card, debit card, paper check or an electronic check to make a payment, you agree that, if your payment is returned unpaid, you expressly authorize a one-time electronic fund transfer from your account for the amount of the payment plus any returned payment fees. If payment is not received by the "Due By" date indicated on your statement, a late payment charge may be assessed on your account.

Billing Dispute and Resolution

If you have any questions regarding your bill or disagree with any portion of your bill, immediately contact Cox with your concerns. You must contact us no later than 30 days from the bill's due date via the contact information listed on the front of this bill so that Cox can review your account.





66% of small businesses experience a cyber attack

Don't let your business be a statistic.
Beat the odds with Cox Business
Essential Security, the all-in-one
solution that protects you from
a wide range of cyber threats in
real-time.





Stop threats before they reach your network



Protect your devices and mobile workforce





Avoid data loss with cloud backup and recovery



Call (800) 530-5216 or visit coxbusiness.com/essentialsecurity

Not all services available everywhere. Learn more at coxbusiness.com/essentialsecurity. © 2022 Cox Communications, Inc. All rights reserved.



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- Receive a single bill statement for all accounts with one due date
- · Pay all accounts at one time
- Access your account detail including up to 18 months of past statements in MyAccount

To combine your bills, contact us at 1-866-272-5777 or www.coxbusiness.com/chat.

Want more convenient billing options? Sign up for the below by visiting www.coxbusiness.com/myaccount and selecting **Billing Tools**.

Paperless Billing – sign up to receive your bill via email



Auto Pay – set up automatic payments







(NOT FOR PAYMENTS)
DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 17 10182022 YYNNNNNY 01 001698 0005



7927 E 60TH PL APT UTLTY 7927 E 60TH PL TULSA OK 74145-8730

ի Ամի իսեվիլե փեռեր վիրդուր կրկրեկ գելեր իկիլի Արե

ACCOUNT SUMMARY as of Oct 17,	2022
Previous Balance	\$179.84
Payment Received - Oct 4	-\$179.84
Remaining Previous Balance	\$0.00
New Charges: Oct 17, 2022 - Nov 16, 2022	
Internet	\$178.99
Taxes, Fees and Surcharges	\$0.85
New Charges	\$179.84
Total Due By Nov 6, 2022	\$179.84

October 17, 2022

Page **1** of 4

CONTACT US:



www.coxbusiness.com/chat



coxbusiness.com



918-806-6079

Account Number COX PIN SERVICE ADDRESS

001 6311 076288501

4966 APT UTLTY 7927 E 60TH PL TULSA, OK 74145-9537





Make Your Life Easier and GO GREEN!

With **EasyPay**, pay your monthly Cox bill automatically from your bank or credit card account. Add **Paperless Billing** and you get rid of paper bills and can access your account *online* any time, all while saving trees! Sign up today at www.coxbusiness.com/myaccount!

October 17, 2022 bill for 7927 E 60TH PL Account Number 001 6311 076288501

Service at

APT UTLTY 7927 E 60TH PL TULSA, OK 74145-9537

Total Due By Nov 6, 2022

\$179.84

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991

հոսեվիլիվկեի**Սիգուրիրըըսկիսդեգեկը**դեվիլև

Page 2 of 4

_	TOTAL NEW CHARGES	\$179.84
_	TOTAL TAXES, FEES AND SURCHARGES	\$0.85
	Total Internet Taxes and Fees	\$0.85
	State Sales Tax	0.45
	City Sales Tax	0.36
	Internet Taxes and Fees County Sales Tax	\$0.04
	TAXES, FEES AND SURCHARGES	
_	TOTAL MONTHLY SERVICES	\$178.99
_	Total Internet	\$178.99
_	Cox Security Suite 25 PC	0.00
	CBI 100 Mbps x 20 Mbps	169.00
	Dynamic IP Address	0.00
	Cox WiFi 10 Free Access Accounts	0.00
	CBI Gateway	\$9.99
	INTERNET	
1	MONTHLY SERVICES Oct 17 - Nov 16	

NEWS FROM COX

Keep it simple with paperless billing and EasyPay. With paperless billing, you'll receive an email notification each month when your bill is available to view online. EasyPay allows you to automatically pay your bill each month using a bank account, credit card or debit card. Sign up for both in MyAccount.

Did you know that Cox Business offers detection and surveillance for small business customers? Protect what you're working for with Cox Business Security Solutions. Visit coxbusiness.com/security to learn more.

CUSTOMER INFORMATION

Billing, Payment Policies and Fees:

Cox Business bills all customers in advance for monthly recurring charges and in arrears for non-recurring charges such as On

Payment Options

Online: Visit www.coxbusiness.com to register for 24-hour online access or make payments to your account.

Mail: Detach this coupon and send it with your check or money order. Please include your account number on your check. Make your checks payable to Cox Communications. Allow 7 days for processing.

Phone: You may contact us at the telephone number listed on the front of this bill anytime and follow the phone prompts to make a payment using your bank account or credit card.

In Person: Visit www.coxbusiness.com for a list of Cox Authorized Payment Centers.

Customer Information cont.

Demand/pay-per-view and long distance. Payment in full is due to Cox by the "Due By" date indicated on your statement. If payment is not received by this date, your bill will become past due and may be subject to additional fees, such as late payment charges, electronic reactivation fees, or returned payment fees. Payment of your Cox bill confirms your subscription to services and the possession of Cox owned equipment listed on your bill.

When you provide a paper, electronic check or electronic fund transfer (EFT) as payment, you authorize Cox to process your payment as a traditional check transaction or to make a one-time EFT from your account. An EFT may debit your account as soon as the same day you make your payment. Payments returned unpaid for any reason will incur a returned payment fee of up to \$25.00, or the maximum allowed by state law. By using a credit card, debit card, paper check or an electronic check to make a payment, you agree that, if your payment is returned unpaid, you expressly authorize a one-time electronic fund transfer from your account for the amount of the payment plus any returned payment fees. If payment is not received by the "Due By" date indicated on your statement, a late payment charge may be assessed on your account.

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Stop threats before they reach your network



Protect your devices and mobile workforce





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Auto Pay – set up automatic payments







(NOT FOR PAYMENTS)
DEPARTMENT # 102456
PO BOX 1259
OAKS, PA 19456
6400 0220 NO RP 18 10182022 YYNNNNNY 01 001799 0005



Vista Shadow Mountain 7985 E 59TH PL APT 22-002 TULSA OK 74145-8642

<u>ԿլվեգիԿիինգգՄՄԵԵգՄիշՄիիՄիՄԵգՄՄԵգԵՐԵՐի</u>ը

ACCOUNT SUMMARY as of Oct 18,	2022
Previous Balance	\$179.84
Payment Received - Oct 4	-\$179.84
Remaining Previous Balance	\$0.00
New Charges: Oct 18, 2022 - Nov 17, 2022	
Internet	\$178.99
Taxes, Fees and Surcharges	\$0.85
New Charges	\$179.84
Total Due By Nov 7, 2022	\$179.84

October 18, 2022

Page **1** of 4

CONTACT US:



www.coxbusiness.com/chat



coxbusiness.com



1403

918-806-6079

Account Number COX PIN SERVICE ADDRESS 001 6311 076416301

APT 22-002 7985 E 59TH PL TULSA, OK 74145-9421





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With **EasyPay**, pay your monthly Cox bill automatically from your bank or credit card account. Add **Paperless Billing** and you get rid of paper bills and can access your account *online* any time, all while saving trees! Sign up today at www.coxbusiness.com/myaccount!

October 18, 2022 bill for Vista Shadow Mountain

Account Number 001 6311 076416301

Service at APT 22-002

7985 E 59TH PL TULSA, OK 74145-9421

Total Due By Nov 7, 2022

\$179.84

COX BUSINESS PO BOX 650991 Dallas, TX 75265-0991

Page 2 of 4

	TOTAL NEW CHARGES	\$179.84
_	TOTAL TAXES, FEES AND SURCHARGES	\$0.85
	Total Internet Taxes and Fees	\$0.85
	State Sales Tax	0.45
	City Sales Tax	0.36
	Internet Taxes and Fees County Sales Tax	\$0.04
	TAXES, FEES AND SURCHARGES	
	TOTAL MONTHLY SERVICES	\$178.99
_	Total Internet	\$178.99
_	Cox Security Suite 25 PC	0.00
	CBI 100 Mbps x 20 Mbps	169.00
	Dynamic IP Address	0.00
	Cox WiFi 10 Free Access Accounts	0.00
	CBI Gateway	\$9.99
	INTERNET	
	MONTHLY SERVICES Oct 18 - Nov 17	

NEWS FROM COX

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Auto Pay – set up automatic payments









DEVELOPMENT SERVICES DEPARTMENT

July 14, 2021

Yehuda Reich and Michael Sabo CITYR Group at Vista Shadow Mountain, LLC 2 Slevin Court Monsey, New York 10952

RE: REVOCATION OF CERTIFICATE OF OCCUPANCY FOR APARTMENT BUILDINGS AT VISTA SHADOW MOUNTAIN APARTMENTS, 6000 S. MEMORIAL DRIVE, TULSA, OKLAHOMA

The apartment buildings noted in the table below have been determined to be non-occupiable due to dangerous conditions by the Fire Marshal. Further, the extent of damages and magnitude of repairs needed to re-occupy these buildings are beyond what can be considered normal repairs.

The City of Tulsa is hereby revoking the Certificate of Occupancy for these buildings. To obtain a new Certificate of Occupancy for any building listed herein, you will be required to submit an evaluation by an Oklahoma Licensed Building Professional (Architect, Structural Engineer, Mechanical, Electrical, Plumbing and/or other) to the City of Tulsa that details the required repairs and other necessary improvements to bring the complex/buildings into compliance with current codes. Then, you will be required to submit a plan of action and obtain all appropriate permits prior to commencing work.

Currently, the entire complex is under an evacuation order from the Fire Marshal. There are seventeen buildings, five of which are not residential, which may be occupiable. The Certificates of Occupancy for these buildings are not being revoked; however, these buildings are still subject to the Fire Marshal's evacuation order. Any future occupancy of these seventeen buildings will be based on a determination and consensus by the following entities:

- City of Tulsa Development Services Department
- City of Tulsa Working in Neighborhoods Department
- City of Tulsa Fire Marshal's Office
- Tulsa City/County Health Department

Vista at Shadow Mountain Apartments

7/14/2021

Page 1

175 E. **2nd** St., Suite 450, Tulsa, OK 74103 Office 918.596.9456 Fax 918.699.3100 <u>www.cityoftulsa.org</u>



This determination will require detailed inspections of each of the seventeen buildings. Third party inspection and verification will be required for all work that has been done without permits and/or inspections. There may be other requirements as deemed necessary.

Certificate of Occupancy Revocations

Bldg #	Address
1	5838 S. 80th E Ave
2	5832 S 80th E. Ave
3	5830 S. 80th E Ave
4	5814 S 80th E Ave
5	5612 S. 80th E. Ave
6	7969 E 59th St
8	7953-7955 E 59th St
9	7947 E 59th St
10	7939 E 59th St
11	7933 E 59th ST
14	7911 E 59th St
15	7904 E 59th Pl
16	7910 E 59th Pl
18	7992 E 59th St
19	7980 E 59th St
20	7994 E 59th St
21	7996 E 59th St
22	7985 E 59th Pl
23	7977 E 59thPl
24	7983 E 59th Pl
25	7975 E 59th Pl
26	7953 E 59th Pl
27	7967 E 59th Pl
27	7959 E 59th Pl
28	7953 E 59th Pl
29	7909 E 59th Pl
30	7901 E 59th Pl
31	7902 E 59th St
32	7938 E 59th St
33	7912 E 59th St
34	7930 E 59th St
35	7922 E 59th St
36	7976 E 59th St

38	7937 E 59th Pl
40	7941 E 59th Pl
41	7943 E 59th Pl
42	7933 E 59th Pl
44	7945 E 59th Pl
45	7929 e 59th Pl
46	7951 E 59th PL
49	7952 E 59th St
50	7954 E 59th St
51	7958 E 59th St
52	7968 e 59th St
53	7970 E 59th St
55	7946 E 59th Pl
56	7962 E 59th Pl
56	7962 E 59th Pl
57	7964 E 59th Pl
57	7964 E 59th St
58	5901 S. 80th E. Ave
59	7980 E 59th Pl
59	7980 E 59th Pl
63	7965 E 60th St
64	7951 e 60th St
65	7949 e 60th St
67	7960 E 59th Pl
68	5934 S 80th E Ave
71	7984 E 60th St
72	7586-7992 E 60th St
73	7963 E 60th St
74	7961 E 60th St
75	7943-7955 E 60th St
76	7939-7941 E 60th St
78	7570-7576 E 60th St
79	7578-7980 E 60th St
81	7229 E 60th

Vista at Shadow Mountain Apartments

7/14/2021

Page 2

7925-7927 E 60thPl
7920-7922 E 60th St
7942 E 60th St
7935 e 60th St
7933-7931 E 60th Pl
7924 E 60th St
7932 E 60th St
7934 E 60th St
7919 E 60th St

92	7907 E 59th Pl
94	7901 E 59th Pl
95	7928 E 59th Pl
96	7934 E 59th Pl
97	7940 E 59th Pl
98	7944 E 59th Pl
99	7945 E 60th St

Sincerely,

Michael Skates, P.E., CFM, CBO

Interim Director, Development Services

City of Tulsa

Cc: Jack Blair, Chief Operating Officer

Andy Teeter, Deputy Chief/Fire Marshal

Adrienne Seibel, Assistant Fire Marshal

Jeff Stephens, City Legal

Bob Kolibas, Development Services

Danette Williams, Development Services

Brandt Pitchford, Working in Neighborhoods

Adam Austin, Tulsa Health Department

This Face Page attaches to and becomes a part of the following policy:

Insured: CityR Group

Policy #: ESB-HS-CP-0000339-01 Effective Date: 10/13/2022

Date Policy/Endorsement Received: 10/13/2022

Zip Code of Risk Location: 77521

THIS INSURANCE CONTRACT IS WITH AN INSURER NOT LICENSED TO TRANSACT INSURANCE IN THIS STATE AND IS ISSUED AND DELIVERED AS SURPLUS LINE COVERAGE UNDER THE TEXAS INSURANCE STATUTES. THE TEXAS DEPARTMENT OF INSURANCE DOES NOT AUDIT THE FINANCES OR REVIEW THE SOLVENCY OF THE SURPLUS LINES INSURER PROVIDING THIS COVERAGE, AND THE INSURER IS NOT A MEMBER OF THE PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCATION CREATED UNDER CHAPTER 462, INSURANCE CODE. CHAPTER 225, INSURANCE CODE, REQUIRES PAYMENT OF A 4.85 PERCENT TAX ON GROSS PREMIUM.

Name and Address of Insurer: Houston Specialty Insurance Company 800 Gessner Road, Suite 600 Houston, TX 77024

Name and Address of Surplus Lines Agent: RSG SPECIALTY 180 North Stetson Ave Suite 4600 Chicago, IL 60601

Premium:	\$ 297,551.00
Policy Fee:	\$ \$10,000.00
Inspection Fee:	\$
Surplus Lines Tax:	\$ 14,916.22
Stamping Fee:	\$ 230.66
Total:	\$ 322,697.88

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

Houston Specialty Insurance Company

To get information or file a complaint with your insurance company or HMO:

Call: Ryan Specialty Group at 312-784-6001

Toll-free:

Online:

Email: rtspecialty.com

Mail: 800 Gessner Road, Suite 600 Houston, TX 77024

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439 File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

Houston Specialty Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Ryan Specialty Group

al 312-784-6001

Teléfono gratuito:

En línea:

Correo electrónico: rtspecialty.com

Dirección postal: 800 Gessner Road, Suite 600 Houston, TX 77024

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439 Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091



Confirmation of Insurance

October 21, 2022

Rhodes Risk Advisors

Attn: Greg White

3340 Peachtree Rd NE, Suite 2015 Atlanta, GA 30326

Insured: CityR Group

7312 Louetta Road Suite B118-133

Spring, TX 77379

Policy #: ESB-HS-CP-0000339-01

Policy Period: 10/13/2022 12:01 AM To 10/13/2023 12:01 AM

Coverage: Property

Issuing Company: Houston Specialty Insurance Company

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note:

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Peter Curnin
Vice President
RT Specialty
peter.curnin@rtspecialty.com
678-248-0821

J.Cole Spicer Production Associate RT Specialty j.cole.spicer@rtspecialty.com



Confirmation of Insurance

Cost Summary		
Property Premium	\$297,551.00	
TX Surplus Lines Tax	\$14,916.22	
TX Stamp Fee	\$230.66	
Policy Fee	\$10,000.00	
Total Policy Cost	\$322,697.88	

Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

Agent Commission: 0.00%

Disclosures

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



Confirmation of Insurance

NOTICE

Occurrence Limit of Liability

(OLLE) Scheduled Limits

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your binder may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this binder very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.



Premium Invoice Due: Nov 10 2022

> Invoice Date: 10/21/2022 Invoice Type: Regular

Insured: CityR Group

7312 Louetta Road Suite B118-133

Spring, TX 77379

Customer: Rhodes Risk Advisors - AGT28633

> 3340 Peachtree Rd NE Atlanta, GA 30326

ESB-HS-CP-0000339-01 Policy #:

Carrier: Houston Specialty Insurance Company

Policy Period: 10/13/2022 12:01 AM To 10/13/2023 12:01 AM

Line Code	St	Tran Code	Inv Date	Amount	Pct	Comm	Balance Due
Prop	TX	Policy Premium	10/13/2022	\$297,551.00			\$297,551.00
Prop	TX	Surplus Lines Tax	10/13/2022	\$14,916.22			\$14,916.22
Prop	TX	Stamp Fee	10/13/2022	\$230.66			\$230.66
Prop	TX	Policy Fee	10/13/2022	\$10,000.00			\$10,000.00
			Totals:	\$322,697.88		0.00	\$322,697.88

Protect Your Payment!

Pay Online Credit Card or ACH Account ID: AGT28633 Payment Key: IE6MGL https://ryansg.epaypolicy.com/?accountNumber=AGT28633&accountCode=IE6MGL

If you receive a request to change banking instructions, please contact Premium Accounting Immediately.

Wire Transfer:	ACH Payment:	Check to LockBox:
JP Morgan Chase	JP Morgan Chase	RSG Specialty, LLC
RSG Specialty Premium Trust – IL	RSG Specialty Premium Trust – IL	26289 Network Place
Routing Number: 021000021	Routing Number: 071000013	Chicago, IL 60673-1262
Account Number: 508935355	Account Number: 508935355	
Please send payment details directly	to: RTPaymentSupport@rtspecialty.com	Please mail invoice copies with your check.

For Accounting related questions please contact: RTAccountsReceivable@rtspecialty.com or 816-949-2020 (toll-free 855-RSG-PREM)

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



Date: 10/21/2022

Commercial Property Binder

RT Specialty LLC Peter Curnin 3930 East Jones Bridge Rd. 300 Norcross, GA 30092

Named Insured: CityR Group

Address: 2115 Linwood Ave, Suite 430 **City, State, Zip:** Fort Lee, NJ 07024

Business Description: Vacant Apartments

Issuing Company: Houston Specialty Insurance Company

(A Non Admitted Company)

Policy Number: ESB-HS-CP-0000339-01

Policy Term: <u>10/13/2022</u> to <u>10/13/2023</u>

(12:01 a.m. Standard Time on both dates, at the address of the Named Insured noted above)

Transaction Type: Renewal

Minimum Earned Premium: 35.00%

Coverage Form: Commercial Property Coverage Form

. 4.	
Locations:	
Locations.	

1. 6000 South Memorial Drive Tulsa, OK 74145

Mortgagee Information:

			Pro	operty Cov	erages:			
Loc.	Bldg.	Coverage	Limit	Co-Ins%	Valuation	Cause of Loss	AOP Deductible	Wind Deductible
1	1	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	2	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	3	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	4	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	5	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	6	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	7	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	8	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	9	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	10	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	11	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	12	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	13	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	14	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	15	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	16	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	17	Bldg	\$253,751	N/A%	ACV	Special X-	\$250,000	5%

						Theft		
1	18	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	19	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	20	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	21	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	22	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	23	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	24	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	25	Bldg	\$253,751	N/A%	ACV	Special X- Theft	\$250,000	5%
1	26	Bldg	\$170,280	N/A%	ACV	Special X- Theft	\$250,000	5%
1	27	Bldg	\$1,736,193	N/A%	ACV	Special X- Theft	\$250,000	5%
1	28	Bldg	\$170,280	N/A%	ACV	Special X- Theft	\$250,000	5%
1	29	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	30	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	31	Bldg	\$467,437	N/A%	ACV	Special X- Theft	\$250,000	5%
1	32	Bldg	\$397,321	N/A%	ACV	Special X- Theft	\$250,000	5%
1	33	Bldg	\$467,437	N/A%	ACV	Special X- Theft	\$250,000	5%
1	34	Bldg	\$227,041	N/A%	ACV	Special X- Theft	\$250,000	5%
1	35	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	36	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	37	Bldg	\$166,942	N/A%	ACV	Special X- Theft	\$250,000	5%
1	38	Bldg	\$320,528	N/A%	ACV	Special X- Theft	\$250,000	5%
1	39	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	40	Bldg	\$641,056	N/A%	ACV	Special X- Theft	\$250,000	5%
1	41	Bldg	\$447,404	N/A%	ACV	Special X- Theft	\$250,000	5%
1	42	Bldg	\$380,627	N/A%	ACV	Special X- Theft	\$250,000	5%

1	43	Bldg	\$961,584	N/A%	ACV	Special X- Theft	\$250,000	5%
1	44	Bldg	\$507,503	N/A%	ACV	Special X- Theft	\$250,000	5%
1	45	Bldg	\$320,528	N/A%	ACV	Special X- Theft	\$250,000	5%
1	46	Bldg	\$440,726	N/A%	ACV	Special X- Theft	\$250,000	5%
1	47	Bldg	\$320,528	N/A%	ACV	Special X- Theft	\$250,000	5%
1	48	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	49	Bldg	\$166,942	N/A%	ACV	Special X- Theft	\$250,000	5%
1	50	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	51	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	52	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	53	Bldg	\$160,264	N/A%	ACV	Special X- Theft	\$250,000	5%
1	54	Bldg	\$641,056	N/A%	ACV	Special X- Theft	\$250,000	5%
1	55	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	56	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	57	Bldg	\$160,264	N/A%	ACV	Special X- Theft	\$250,000	5%
1	58	Bldg	\$267,107	N/A%	ACV	Special X- Theft	\$250,000	5%
1	59	Bldg	\$300,495	N/A%	ACV	Special X- Theft	\$250,000	5%
1	60	Bldg	\$213,685	N/A%	ACV	Special X- Theft	\$250,000	5%
1	61	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	62	Bldg	\$600,990	N/A%	ACV	Special X- Theft	\$250,000	5%
1	63	Bldg	\$373,949	N/A%	ACV	Special X- Theft	\$250,000	5%
1	64	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	65	Bldg	\$360,594	N/A%	ACV	Special X- Theft	\$250,000	5%
1	66	Bldg	\$480,792	N/A%	ACV	Special X- Theft	\$250,000	5%
1	67	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%

1	68	Bldg	\$261,764	N/A%	ACV	Special X- Theft	\$250,000	5%
1	69	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	70	Bldg	\$961,584	N/A%	ACV	Special X- Theft	\$250,000	5%
1	71	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	72	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	73	Bldg	\$961,584	N/A%	ACV	Special X- Theft	\$250,000	5%
1	74	Bldg	\$523,529	N/A%	ACV	Special X- Theft	\$250,000	5%
1	75	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	76	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	77	Bldg	\$480,792	N/A%	ACV	Special X- Theft	\$250,000	5%
1	78	Bldg	\$261,764	N/A%	ACV	Special X- Theft	\$250,000	5%
1	79	Bldg	\$523,529	N/A%	ACV	Special X- Theft	\$250,000	5%
1	80	Bldg	\$641,056	N/A%	ACV	Special X- Theft	\$250,000	5%
1	81	Bldg	\$523,529	N/A%	ACV	Special X- Theft	\$250,000	5%
1	82	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	83	Bldg	\$523,529	N/A%	ACV	Special X- Theft	\$250,000	5%
1	84	Bldg	\$641,056	N/A%	ACV	Special X- Theft	\$250,000	5%
1	85	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	86	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	87	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	88	Bldg	\$427,371	N/A%	ACV	Special X- Theft	\$250,000	5%
1	89	Bldg	\$540,891	N/A%	ACV	Special X- Theft	\$250,000	5%
1	90	Bldg	\$213,685	N/A%	ACV	Special X- Theft	\$250,000	5%
1	91	Bldg	\$333,883	N/A%	ACV	Special X- Theft	\$250,000	5%
1	92	Bldg	\$160,264	N/A%	ACV	Special X- Theft	\$250,000	5%

1	93	Bldg	\$621,023	N/A%	ACV	Special X-	\$250,000	5%
1	94	Bldg	\$480,792	N/A%	ACV	Theft Special X- Theft	\$250,000	5%
1	95	Bldg	\$523,529	N/A%	ACV	Special X- Theft	\$250,000	5%
1	96	Bldg	\$400,660	N/A%	ACV	Special X- Theft	\$250,000	5%
1	97	Bldg	\$600,990	N/A%	ACV	Special X- Theft	\$250,000	5%
1	98	Bldg	\$28,113	N/A%	ACV	Special X- Theft	\$250,000	5%
1	99	Bldg	\$28,113	N/A%	ACV	Special X- Theft	\$250,000	5%
1	100	Bldg	\$28,113	N/A%	ACV	Special X- Theft	\$250,000	5%
1	101	Bldg	\$28,113	N/A%	ACV	Special X- Theft	\$250,000	5%
1	102	Bldg	\$28,180	N/A%	ACV	Special X- Theft	\$250,000	5%
1	103	Bldg	\$28,180	N/A%	ACV	Special X- Theft	\$250,000	5%
1	104	Bldg	\$28,180	N/A%	ACV	Special X- Theft	\$250,000	5%
		Coverages	s above are su	bject to a \$	5,000,000 Prir	nary Loss Lin	nit	

Property Premium: \$297,551.00

Property Endorsements/Exclusions:

HSIC JACKET-POLICY A (07-2021) HSIC JACKET-POLICY A (07-2021)

IL P 001 01 04 OFAC - U S TREASURY DEPARTMENT OFFICE OF FOREIGN ASSETS CONTROL

DS PN Annual (02-2022) SKYWARD PRIVACY NOTICE

NI SCHED 08-12 SCHEDULE OF NAMED INSURED(S)

LOC-SCHED 08-12 SCHEDULE OF LOCATIONS

HSIC IL DS 00 09 08 11 12 COMMON POLICY DECLARATIONS

HSIC CP DS 00 10 00 11 12 COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

HSIC CP DS 01 10 00 11 12 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

HSIC CP DS ES 01 01 10 20 PRIMARY LOSS LIMIT POLICY COVERAGE DECLARATIONS

FORMS - SCHED 08 12 SCHEDULE OF FORMS AND ENDORSEMENTS

CP 00 10 10 12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CP 00 90 07 88 COMMERCIAL PROPERTY COVERAGE CONDITIONS

CP 01 40 07 06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

CP 03 21 10 12 WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

CP 04 50 07 88 VACANCY PERMIT

CP 10 30 09 17 CAUSES OF LOSS - SPECIAL FORM

CP 10 33 10 12 THEFT EXCLUSION

CP 10 75 12 20 CYBER INCIDENT EXCLUSION

CP 10 36 10 12 LIMITATIONS ON COVERAGE FOR ROOF SURFACING

CP 10 56 06 07 SPRINKLER LEAKAGE EXCLUSION

IL 00 03 09 08 CALCULATION OF PREMIUM

IL 00 17 11 98 COMMON POLICY CONDITIONS

IL 09 35 07 02 EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES

IL 09 53 01 15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

IL 12 01 11 85 POLICY CHANGES

HSIC CP ES 01 01 10 20 ALUMINUM WIRING EXCLUSION

HSIC CP ES 01 06 10 20 TOTAL LOSS ENDORSEMENT

HSIC CP ES 01 07 10 20 PROTECTIVE SAFEGUARDS

HSIC IL ES 01 01 10 20 ACTUAL CASH VALUE

HSIC CP ES 01 08 10 20 PERMISSION FOR EXCESS INSURANCE

HSIC CP ES 01 09 10 20 PRIMARY LOSS LIMIT POLICY COMBINATION ENDORSEMENT

HSIC CP ES 01 10 10 20 ABSOLUTE MOLD EXCLUSION

HSIC CP ES 01 30 02 22 CLAIMS - LIMITATION

HSIC CP ES 01 11 10 20 ASBESTOS EXCLUSION

SOS HSIC CW 09 13 CW SERVICE OF SUIT CLAUSE

HSIC CP ES 01 14 10 20 EXCLUSION - PRE-EXISTING DAMAGE

HSIC CP ES 01 19 01 21 MINIMUM EARNED PREMIUM ENDORSEMENT

HSIC CP ES 01 23 03 21 WATER EXCLUSION ENDORSEMENT

Premium Summary:

Property: \$297,551.00

Inspection Fee: \$0.00

Terrorism: \$0.00

Total: \$297,551.00

Surplus Lines Tax / Fee: To Be Filed By Broker

This policy is subject to the following conditions due at binding. Please read them carefully:

- 24/7 Security
- Any and all structural work is excluded.
- Pipes drained and/or heat maintained at 60 degrees in all rooms regardless of occupancy.
- Premise(s) is locked, secured and protected from unauthorized entry.
- Premise(s) is physically checked daily by insured or authorized agent of the insured.
- Prior to policy issuance, Terrorism Coverage Option attached must be completed and returned.
- This coverage is not written on a blanket basis, Values are to be scheduled as per application/SOV on file with company
- Video monitoring
- Within 10 days of binding coverage, submit a signed/dated original application.

Note: All additional Insured information must be provided no later than binding to be scheduled on the policy.



3370 Walden Ave, Ste 114, Depew NY 14043 FORWARDING SERVICE REQUESTED

> **Loan Number** 074431

Page 68 of 91 NC Permit #113654

Statement Date 09/06/2022

Payment Due Date 07/01/2022

CITYR GROUP AT VISTA SHADOW, LLC C/O BMGA PROPERTIES CORP ATTN: ISAAC PERLMUTTER 6370 SHANNON PARKWAY STE 101 UNION CITY, GA 30291

Current Monthly Payment		Total Payment Due		Late Fee	Total Due
	Past Due Total	If Received By 09/12/2		If Received After 09/12/2022	If Received After 09/12/2022
\$266,028.51	\$0.00	\$266,0	028.51	\$7,556.55	\$273,585.06
Borrower Name: CityR Group at	Vista Shadow, LLC		Property	Name: Vista Shadow Mountain	
		LOAN INFO	ORMATIO	ON	
Original Balance:		\$29,140,000.00	Insuranc	e Escrow Balance:	\$187,849.36
Current Principal Balance:		\$26,292,301.08	MIP Esc	row Balance:	\$0.00
Current Interest Rate:		4.70000000%	Total Ho	ldbacks:	\$54,009.24
Principal Paid YTD:		\$457,690.35	Replace	ment Reserve Escrow Balance:	\$473,678.67
Interest Paid YTD:		\$1,053,620.25	Repair F	deserve Escrow Balance:	\$0.00
Taxes Disbursed YTD:		\$0.00	Other Re	eserve Escrow Balance:	\$0.00
Insurance Disbursed YTD:		\$237.31	Deferred	Interest Balance:	\$0.00
Reserve Disbursed YTD:		\$0.00	Unapplie	ed Funds / Suspense Balance:	\$6,460.35
Tax Escrow Balance:		\$275,940.42	Protectiv	ve Advance Balance:	\$0.00
		PAYMENT	DETAIL	S	
Current Due Principal:		\$45,096.94	Current I	_ate Charge from Prior Month:	\$0.00
Current Due Interest:		\$106,034.12	Current I	Monthly Payment:	\$266,028.51
Current Due Tax Escrow:		\$27,745.29	Past Due	Principal and Interest:	\$0.00
Current Due Insurance Escrow:		\$15,600.00	Past Due	Escrow:	\$0.00
Current Due MIP Escrow:		\$0.00	Past Due	Other:	\$0.00
Current Due Replacement Reserve E	scrow:	\$17,542.92	Past Due	Late Charges:	\$0.00
Current Due Cap Rate Escrow:		\$0.00	Past Due	e Total:	\$0.00
Current Due Other Reserve Escrow:		\$54,009.24	Paymen	Due:	\$266,028.51
Current Annual Replacement Reserve	e Fee:	\$1,800.00	Unapplie	d Funds:	\$0.00
Current Other Amounts:		(\$1,800.00)	TOTAL	PAYMENT DUE:	\$266,028.51

RETAIN FOR YOUR RECORDS

YOUR PAYMENT WILL AUTOMATICALLY BE DEDUCTED FROM YOUR BANK ACCOUNT

Loan Number Payment Due Date Statement Date 07/01/2022 074431 09/06/2022

Current Monthly Payment	Past Due Total	Total Payment Due	Late Fee If Received After 09/12/2022	Total Due If Received After 09/12/2022
\$266,028.51	\$0.00	\$266,028.51	\$7,556.55	\$273,585.06

For billing address, telephone number or email address changes, please contact Customer Service at (877) 952-7267 or email us at servicingcustomerservice@arbor.com

EXHIBIT

Please note that this statement is provided as a courtesy only. While the information contained herein is believed to be accurate as of the Statement Date, it is not guaranteed, and neither modifies the terms of the relevant loan documents, nor waives any of the lender's rights or remedies, at law or equity, all of which are expressly reserved. The figures contained herein do not necessarily represent the full amount required to satisfy the related loan.

The Note or other evidence of indebtedness shall prevail over any information to the contrary contained herein.

Overnight and Arbor Multifamily Lending LLC

Regular Mail 3370 Walden Ave

Address: Ste 114

Depew, NY 14043-2437

Disclosure information: Arbor Multifamily Lending, LLC is a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

For Customer Service, please call (877) 952-7267 or email us at servicingcustomerservice@arbor.com.

Transaction Summary

Description	Effective	Amount	Principal	Interest	Escrow	Late Charge	Other
CRSus	08/08/2022	\$266,028.51	\$0.00	\$0.00	\$0.00	\$0.00	\$266,028.51
SysGenLC	08/10/2022	\$7,556.55	\$0.00	\$0.00	\$0.00	\$7,556.55	\$0.00

GARE AZZOZOJO GKF-SH

3370 Walden Ave, Ste 114, Depew NY 14043 FORWARDING SERVICE REQUESTED

Loan Number 074431

Page 70 of 91 NC Permit #113654

Statement Date 08/10/2022

Payment Due Date 07/01/2022

CITYR GROUP AT VISTA SHADOW, LLC C/O BMGA PROPERTIES CORP ATTN: ISAAC PERLMUTTER 6370 SHANNON PARKWAY STE 101 UNION CITY, GA 30291

Current Monthly Payment	Total Payment Due		Late Fee	Total Due				
\$266,028.51	Past Due Total	If Received By 08/10/2		If Received After 08/10/2022 \$7,556.55	If Received After 08/10/2022 \$273,585.06			
	****	\$200,0			\$273,383.00			
Borrower Name: CityR Group at	t Vista Shadow, LLC		Property	Name: Vista Shadow Mountain				
		LOAN INFO	ORMATI	ON				
Original Balance:		\$29,140,000.00	Insurance Escrow Balance: \$187,849.36					
Current Principal Balance:		\$26,292,301.08	MIP Esc	row Balance:	\$0.00			
Current Interest Rate:		4.70000000%	Total Ho	ldbacks:	\$54,009.24			
Principal Paid YTD:		\$457,690.35	Replace	ment Reserve Escrow Balance:	\$473,678.67			
Interest Paid YTD:	\$1,053,620.25	Repair Reserve Escrow Balance:		\$0.00				
Taxes Disbursed YTD:	\$0.00	Other R	eserve Escrow Balance:	\$0.00				
Insurance Disbursed YTD:	\$237.31	Deferred	Interest Balance:	\$0.00				
Reserve Disbursed YTD:	\$0.00	Unapplie	ed Funds / Suspense Balance:	\$6,460.35				
Tax Escrow Balance: \$275,940.42				Protective Advance Balance: \$0.00				
		PAYMENT	DETAIL	S				
Current Due Principal:	\$44,915.16 Current		_ate Charge from Prior Month:	\$0.00				
Current Due Interest:	\$106,215.90	Current	Monthly Payment:	\$266,028.51				
Current Due Tax Escrow:	\$27,745.29	Past Due Principal and Interest:		\$0.00				
Current Due Insurance Escrow:	\$15,600.00	Past Due Escrow:		\$0.00				
Current Due MIP Escrow:	\$0.00	Past Due Other:		\$0.00				
Current Due Replacement Reserve E	\$17,542.92	Past Due	Late Charges:	\$0.00				
Current Due Cap Rate Escrow:	\$0.00 Past D		e Total:	\$0.00				
Current Due Other Reserve Escrow:	\$54,009.24	Paymen	Due:	\$266,028.51				
Current Annual Replacement Reserv	\$0.00	Unapplie	d Funds:	\$0.00				
Current Other Amounts:		\$0.00	TOTAL	PAYMENT DUE:	\$266,028.51			

RETAIN FOR YOUR RECORDS

YOUR PAYMENT WILL AUTOMATICALLY BE DEDUCTED FROM YOUR BANK ACCOUNT

 Loan Number
 Statement Date
 Payment Due Date

 074431
 08/10/2022
 07/01/2022

Current Monthly Payment	Past Due Total	Total Payment Due	Late Fee If Received After 08/10/2022	Total Due If Received After 08/10/2022	
\$266,028.51	\$0.00	\$266,028.51	\$7,556.55	\$273,585.06	

For billing address, telephone number or email address changes, please contact Customer Service at (877) 952-7267 or email us at servicingcustomerservice@arbor.com

11

Please note that this statement is provided as a courtesy only. While the information contained herein is believed to be accurate as of the Statement Date, it is not guaranteed, and neither modifies the terms of the relevant loan documents, nor waives any of the lender's rights or remedies, at law or equity, all of which are expressly reserved. The figures contained herein do not necessarily represent the full amount required to satisfy the related loan.

The Note or other evidence of indebtedness shall prevail over any information to the contrary contained herein.

Overnight and Arbor Multifamily Lending LLC

Regular Mail 3370 Walden Ave

Address: Ste 114

Depew, NY 14043-2437

Disclosure information: Arbor Multifamily Lending, LLC is a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

For Customer Service, please call (877) 952-7267 or email us at servicingcustomerservice@arbor.com.

Transaction Summary

Description	Effective	Amount	Principal	Interest	Escrow	Late Charge	Other
CRSus	07/07/2022	\$266,028.51	\$0.00	\$0.00	\$0.00	\$0.00	\$266,028.51
SysGenLC	07/11/2022	\$7,556.55	\$0.00	\$0.00	\$0.00	\$7,556.55	\$0.00



NC Permit #113654

April 23, 2021

Via Federal Express Next Business Day Delivery, U.S.P.S. Certified Mail – Return Receipt Requested and U.S.P.S. First Class Mail

CityR Group at Vista Shadow, LLC 141 Ayers Court Teaneck, NJ 07666 Attn: Michael Sabo

Michael Sabo 2 Slevin Court Monsey, NY 10952

Re: **NOTICE OF DEMAND (the "Notice")**

<u>Lender</u>: Fannie Mae

<u>Mortgaged Property</u>: 6000 South Memorial Dr., Tulsa, OK 74145 <u>Mortgage Loan Number</u>: 1717465753 (the "Mortgage Loan" or the "Loan")

Servicer: Arbor Commercial Funding I, LLC

Multifamily Note (the "Note") dated as of July 17, 2015 in the principal amount of \$29,140,000.00 made by CityR Group at Vista Shadow LLC, (the "Borrower"), payable to the order of Arbor Commercial Funding, LLC ("Original Lender"), which Note is secured by, inter alia, certain real property more particularly described in the Multifamily Mortgage, Assignment of Leases and Rents, Security Agreement and Fixture Filing of even date therewith (the "Security Instrument"), covering certain real and personal property located at 6000 South Memorial Dr., Tulsa, OK 74145 more particularly described in the Security Instrument (the "Mortgaged Property" or the "Property"), which Property is known as Vista Shadow Mountain. The Mortgage Loan is serviced by Arbor Commercial Funding I, LLC ("Servicer"). Capitalized terms used herein and not otherwise defined shall have the meaning ascribed to such terms in the Multifamily Loan and Security Agreement dated as of July 17, 2015 (the "Loan Agreement").

Dear Borrower:

As you are aware, at your request, a Forbearance and Non-Waiver Agreement ("Forbearance") was entered into on November 25, 2020 by due to Borrower's monetary default under the terms of the Mortgage Loan documents. Said forbearance was for the months of October, November and December 2020. At Borrower's further request, on January 14, 2021, an Extension of Forbearance and Non-Waiver ("Extension") was granted for the months of January, February and March 2021. Pursuant to the terms of the Forbearance and Extension payments were to resume on April 1, 2021 and include a 1/24th portion of the forborne amount along with each regularly scheduled monthly payment. To date, Borrower has failed to remit the regularly scheduled April monthly payment as well as the 1/24th forborne amount.

ARBOR

3370 Walden Ave, Suite 114 Depew, NY 14043 877.952.7267 FAX 716.565.3298

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Demand is hereby made for Borrower to immediately remit the regularly scheduled monthly payment amount for April as well as the $1/24^{th}$ forborne amount.

The Servicer's or Lender's acceptance of any payment on the Mortgage Loan should not be considered an approval of the matter discussed herein or a novation, modification, or renewal of the Mortgage Loan. Notwithstanding the acceptance of any payments or any other amounts at any time by the Servicer, Lender does not waive any default which may exist under the Note and related Loan Documents executed in connection with the Note. Furthermore, acceptance of any payment shall not act as a waiver of, nor prevent Lender from exercising any right, remedy, or power available to Lender, including, without limitation, all rights, remedies, and powers granted under the Security Instrument and any related Loan Documents and at law or in equity.

Lender reserves all rights and remedies provided for under the Loan Documents including but not limited to (i) acceleration of the Loan, (ii) the right to foreclose the Security Instrument by judicial proceeding, (iii) the right to obtain the appointment of a rent receiver without notice, and (iv) invoke any and all other remedies permitted by Oklahoma law or provided in the Security Instrument or in any other Loan Document. Lender further reserves its right to foreclose the Security Instrument for any portion of the Indebtedness which is then due and payable, subject to the continuing lien of the Security Instrument for the balance of the Indebtedness. Lender further reserves the right to collect all costs and expenses permitted by Oklahoma law, including attorneys' fees, costs of documentary evidence, abstracts, title reports, statutory costs and any additional allowance made pursuant to Civil Practice Law and Rules. The rights and remedies stated herein are in addition to Lender's rights and remedies under Oklahoma law.

This Notice is delivered without prejudice to Lender's other rights and remedies, all of which are expressly reserved.

Very truly yours,

Michelle Pirritano

Vice President, Loan Surveillance

cc: Fannie Mae Mario Arena

Tami Hines

From: Michael Cityrgroup <Michael@cityrgroup.com>

Sent: Thursday, October 13, 2022 9:45 AM

To: Tami Hines

Subject: Fwd: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

From: Ravit Rubin Lahav <ravit@cityrgroup.com>

Date: October 13, 2022 at 9:09:46 AM EDT

To: Mendy Matusof <mendymatusof@gmail.com>, Brian Belcher <BBelcher@arbor.com>

Cc: Michael Cityrgroup <Michael@cityrgroup.com>, Gillian Harrington <GHarrington@arbor.com> **Subject:** RE: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Brain.

Payment mortgage of October have still not pulled from our account, what's going on???

----- הודעה מקורית

מאת: Ravit Rubin Lahav <ravit@cityrgroup.com>

18:56 12.10.2022 (GMT+02:00)

אל: Mendy Matusof <mendymatusof@gmail.com>, Brian Belcher <BBelcher@arbor.com>

צותק: Michael Cityrgroup <Michael@cityrgroup.com>, Gillian Harrington

<GHarrington@arbor.com>

נושא: RE: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Brain hi,

Why haven't you pull the money for the October mortgage payment? We also didn't receive October mortgage statement, please send it.

Thanks

From: Mendy Matusof <mendymatusof@gmail.com>

Sent: Friday, October 7, 2022 11:28 PM

EXHIBIT

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To: Brian Belcher <bbelcher@arbor.com> Cc: Ravit Rubin Lahav <ravit@cityrgroup.com> Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain</ravit@cityrgroup.com></bbelcher@arbor.com>
Hi Brian,
Please send us the October mortgage statement.
Thank you.
On Tue, Sep 6, 2022 at 1:57 PM Brian Belcher < BBelcher@arbor.com > wrote:
Good Morning,
Please see attached.
Thanks
Brian Belcher Director, Team Lead
Arbor Realty Trust, Inc. 3370 Walden Avenue, Suite 114 Depew, NY 14043 Tel (716) 393-4742 Fax (516) 506-4562
Website Email Facebook LinkedIn Twitter Instagram YouTube
From: Mendy Matusof < mendymatusof@gmail.com > Sent: Friday, September 2, 2022 12:37 PM To: Brian Belcher < Belcher@arbor.com > Cc: Ravit Rubin Lahav < ravit@cityrgroup.com > Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain
<u> </u>
Hi Brian,
Please send us the September mortgage statement.
Thank you.
On Wed, Aug 10, 2022 at 3:08 PM Brian Belcher < BBelcher@arbor.com > wrote: Good Afternoon,
Please see attached.

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Mendy Matusof < mendymatusof@gmail.com >

Sent: Wednesday, August 10, 2022 1:45 PM **To:** Brian Belcher < BBelcher@arbor.com > **Cc:** Ravit Rubin Lahav < ravit@cityrgroup.com >

Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL

Hi Brian,

Please send us the mortgage statement.

Thank you.

On Fri, Jul 8, 2022 at 10:05 AM Brian Belcher < BBelcher@arbor.com > wrote:

Good Morning Mendy,

Please see attached. Thanks!

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043

Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Mendy Matusof < mendymatusof@gmail.com >

Sent: Friday, July 8, 2022 9:59 AM

To: Brian Belcher < <u>BBelcher@arbor.com</u>> **Cc:** Ravit Rubin Lahav < ravit@cityrgroup.com>

Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL

Hi Brian,

Reminder to please send us the mortgage statement.

Thank you.

On Wed, Jul 6, 2022 at 4:39 PM Mendy Matusof < mendymatusof@gmail.com > wrote: Hi Brian,

Please provide the July statement.

Thanks.

On Thu, Jun 2, 2022 at 1:38 PM Mendy Matusof <mendymatusof@gmail.com> wrote:

Hi Brian,

Please forward the June statement when it is ready.

Thank you.

On Fri, May 6, 2022 at 11:07 AM Brian Belcher < BBelcher@arbor.com > wrote:

Morning Mendy,

Sorry, I have been out of the office. Did you receive the May invoice?

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Mendy Matusof < mendymatusof@gmail.com >

Sent: Thursday, May 5, 2022 4:03 PM
To: Brian Belcher < BBelcher@arbor.com >
Cc: Ravit Rubin Lahav < ravit@cityrgroup.com >

Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL

Hi Brian,

If you are back in the office, please provide the May mortgage statement.

Thank you.

On Wed, May 4, 2022 at 2:16 PM Mendy Matusof < mendymatusof@gmail.com > wrote:

Hi,

Please provide the May mortgage statement.

Thank you.

On Tue, Apr 12, 2022 at 2:57 PM Brian Belcher BBelcher@arbor.com> wrote:

Mendy,

The YTD loan history is attached. The \$237.31 was part of an additional invoice we received for the City R loans (see attached).

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Mendy Matusof < mendymatusof@gmail.com >

Sent: Tuesday, April 12, 2022 2:15 PM
To: Brian Belcher < BBelcher@arbor.com >
Cc: Ravit Rubin Lahav < ravit@cityrgroup.com >

Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL

Hi Brian,

Can you please send me a YTD loan history breakdown?

(For me to book the March and April payments properly I need to see how they were applied. I also see that some of the unapplied funds were applied for which I need the breakdown).

Also, I see on the latest statement that there is a \$237.31 insurance disbursement. Do you know what this is about?

Thanks.

On Tue, Apr 12, 2022 at 9:53 AM Brian Belcher < BBelcher@arbor.com > wrote:

Great thanks

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043

Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Mendy Matusof <mendymatusof@gmail.com>

Sent: Tuesday, April 12, 2022 9:35 AM

To: Brian Belcher < BBelcher@arbor.com >

Cc: Ravit Rubin Lahav < ravit@cityrgroup.com >

Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL Thank you. Yes, the payment has been pulled. On Tue, Apr 12, 2022, 9:30 AM Brian Belcher < BBelcher@arbor.com > wrote: Good Morning, See attached statement. Has the April ACH payment been pulled from your account? **Brian Belcher** Director, Team Lead **Arbor Realty Trust, Inc.** | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562 Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube From: Mendy Matusof <mendymatusof@gmail.com> **Sent:** Monday, April 11, 2022 4:42 PM To: Brian Belcher < BBelcher@arbor.com> Cc: Ravit Rubin Lahav <ravit@cityrgroup.com> Subject: Re: March Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain **▲ EXTERNAL EMAIL** Hi, Please send the April invoice. Thank you. On Thu, Mar 3, 2022 at 10:51 AM Brian Belcher <BBelcher@arbor.com> wrote: Good Morning, Please see the attached March invoice for Vista Shadow. Thanks!

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Ravit Rubin Lahav < ravit@cityrgroup.com>

Sent: Thursday, March 3, 2022 9:35 AM **To:** Brian Belcher < BBelcher@arbor.com >

Cc: mendymatusof@gmail.com

Subject: RE: February Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow

Mountain

★ EXTERNAL EMAIL

Brian hi,

Please send us March invoice

Thanks

From: Brian Belcher < BBelcher@arbor.com > Sent: Friday, January 21, 2022 4:19 PM

To: Ravit Rubin Lahav < <u>ravit@cityrgroup.com</u>>; Michael Cityrgroup < <u>Michael@cityrgroup.com</u>>; yehuda reich < <u>ybreich@gmail.com</u>>

Cc: Andrea Ferber <andrea@3prp.com>

Subject: RE: February Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow

Mountain

Importance: High

Good Morning,

Please see the attached February invoice for loan# 074431 Vista Shadow Mountain.

Thanks

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Brian Belcher

Sent: Tuesday, December 28, 2021 8:49 AM

To: Ravit Rubin Lahav < <u>ravit@cityrgroup.com</u>>; Michael Cityrgroup < <u>Michael@cityrgroup.com</u>>; yehuda reich < <u>ybreich@gmail.com</u>>

Cc: Andrea Ferber <andrea@3prp.com>

Subject: RE: January Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Importance: High

Good Morning,

Please see the attached January invoice for loan# 074431 Vista Shadow Mountain.

As a reminder, the January payment is setup for ACH. I'm monitoring the loan to make sure that the ACH payment issue from last month has been resolved.

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Brian Belcher

Sent: Tuesday, November 30, 2021 10:20 AM

To: Ravit Rubin Lahav < ravit@cityrgroup.com; Michael Cityrgroup < Michael@cityrgroup.com; yehuda reich < ybreich@gmail.com>

Subject: RE: December Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow

Mountain

Good Morning,

Please see the attached December invoice for loan# 074431 Vista Shadow Mountain.

I noticed that you have been wiring the payment the last two months. Just an FYI, this loan is still setup for the monthly ACH mortgage payment to be automatically pulled from the operating account. The ACH payment is a requirement of the loan. I just wanted to inform you of this as wring the payment and having the monthly ACH payment pull the payment could cause issues in the future.

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043

Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Brian Belcher

Sent: Wednesday, November 3, 2021 2:31 PM

To: Ravit Rubin Lahav < ravit@cityrgroup.com; Michael Cityrgroup < Michael@cityrgroup.com; yehuda reich ybreich@gmail.com>

Subject: RE: November Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow

Mountain

Good Afternoon,

Please see the attached November invoice for loan# 074431 Vista Shadow Mountain.

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Ravit Rubin Lahav < ravit@cityrgroup.com>
Sent: Wednesday, November 3, 2021 1:02 PM

To: Brian Belcher < BBelcher@arbor.com>; Michael Cityrgroup < Michael@cityrgroup.com>;

yehuda reich < ybreich@gmail.com >

Cc: Michelle Pirritano < MPirritano@arbor.com >

Subject: RE: October Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

★ EXTERNAL EMAIL

Brain hi,

Can you please send November invoice for Loan# 74431 Vista Shadow Mountain?

Thanks Ravit

From: Brian Belcher < BBelcher@arbor.com > Sent: Wednesday, October 6, 2021 5:00 PM

To: Ravit Rubin Lahav < ravit@cityrgroup.com; Michael@cityrgroup.com>; yehuda reich < ybreich@gmail.com>

Cc: Michelle Pirritano < MPirritano@arbor.com>

Subject: RE: October Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Good Morning,

The wire has been received. Thanks

Brian Belcher

Senior Loan Surveillance Manager

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043

Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Ravit Rubin Lahav < ravit@cityrgroup.com>

Sent: Wednesday, October 6, 2021 4:19 AM

To: Brian Belcher < BBelcher@arbor.com; Michael Cityrgroup < Michael@cityrgroup.com;

yehuda reich <ybreich@gmail.com>

Cc: Michelle Pirritano < MPirritano@arbor.com >

Subject: RE: October Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

▲ EXTERNAL EMAIL

Brain hi,

Attached wire confirmation for October invoice of Vista Shadow.

Please confirm that you received it.

Thanks,

Ravit

From: Brian Belcher < BBelcher@arbor.com > Sent: Tuesday, September 21, 2021 6:31 PM

To: Michael Cityrgroup < Michael@cityrgroup.com>; yehuda reich < ybreich@gmail.com>

Cc: Ravit Rubin Lahav <ravit@cityrgroup.com>

Subject: RE: October Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Importance: High

Disregard the previous invoice. Attached is the correct October invoice.

Brian Belcher

Senior Loan Surveillance Manager

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Brian Belcher

Sent: Tuesday, September 21, 2021 10:29 AM

To: Michael Cityrgroup < Michael@cityrgroup.com; yehuda reich < ybreich@gmail.com>

Cc: Ravit Rubin Lahav < <u>ravit@cityrgroup.com</u>>; Anna Marie Misener < <u>AMisener@arbor.com</u>>; Gillian Harrington < <u>GHarrington@arbor.com</u>>

Subject: RE: October Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain

Good Afternoon,

Please see the attached October invoice for loan# 074431 Vista Shadow Mountain.

Let me know if you have any questions.

Thanks

Brian Belcher

Senior Loan Surveillance Manager

Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043

Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

From: Brian Belcher

Sent: Monday, August 30, 2021 3:07 PM

To: 'Michael Cityrgroup' < Michael@cityrgroup.com>; yehuda reich < ybreich@gmail.com>

Cc: Ravit Rubin Lahav < ravit@cityrgroup.com; Anna Marie Misener < AMisener@arbor.com >; Gillian Harrington < GHarrington@arbor.com >

Subject: RE: September Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain Good Afternoon, Please see the attached September invoice for loan# 074431 Vista Shadow Mountain. Let me know if you have any questions. Thanks **Brian Belcher** Senior Loan Surveillance Manager Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562 Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube From: Brian Belcher Sent: Thursday, July 29, 2021 10:31 AM **To:** Michael Cityrgroup < Michael@cityrgroup.com>; Isaac Perlmutter <iperlmutter@bmgaproperties.com> Cc: Mendel Matusof mmatusof@bmgaproperties.com; Moses Fish <mfish@bmgaproperties.com> Subject: RE: August Invoice- Forbearance Repayment- Loan# 74431 Vista Shadow Mountain Importance: High Good Afternoon, Please see the attached August invoice for loan# 074431 Vista Shadow Mountain. Let me know if you have any questions. **Thanks Brian Belcher** Senior Loan Surveillance Manager Arbor Realty Trust, Inc. | 3370 Walden Avenue, Suite 114 | Depew, NY 14043 Tel (716) 393-4742 | Fax (516) 506-4562 Website | Email | Facebook | LinkedIn | Twitter | Instagram | Arbor Multifamily Lending, LLC is a registered debt collector.

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Tami Hines

From: Michael Sabo <michael@3prp.com>
Sent: Wednesday, October 19, 2022 8:37 AM

To: Tami Hines

Subject: Fwd: Sandpiper Apartments 08.22 - mortgage statement balances

Attachments: Sandpiper Billing Statement ARBOR PRINT (629517).pdf

Begin forwarded message:

From: Brian Belcher <BBelcher@arbor.com>
Date: October 18, 2022 at 10:30:25 AM EDT
To: Ravit Rubin Lahav <ravit@cityrgroup.com>

Cc: Michael Sabo <michael@3prp.com>, Jenny Umansky <jenny@cityrgroup.com>

Subject: RE: Sandpiper Apartments 08.22 - mortgage statement balances

Good Morning Ravit,

Please see requested statement for Sandpiper.

Also in regards to your prior e-mails about Vista Shadow. Asset Management has been instructed that all communications relating to Vista Shadow need to made between the Borrower's legal counsel and Fannie Mae's legal counsel.

Thanks

Brian Belcher

Director, Team Lead

Arbor Realty Trust, Inc. | 500 Colvin Woods Parkway, Suite 200 | Tonawanda, NY 14150 Tel (716) 393-4742 | Fax (516) 506-4562

Website | Email | Facebook | LinkedIn | Twitter | Instagram | YouTube

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From: Ravit Rubin Lahav <ravit@cityrgroup.com>

Sent: Tuesday, October 18, 2022 9:32 AM **To:** Brian Belcher <BBelcher@arbor.com>

Cc: Michael Sabo <michael@3prp.com>; Jenny Umansky <jenny@cityrgroup.com>

Subject: FW: Sandpiper Apartments 08.22 - mortgage statement balances

▲ EXTERNAL EMAIL

Brain.

Please see below, we don't have updated October mortgage statement of Sandpiper, can you please send us?

Thanks

Links contained in this email have been replaced by ZixProtect Link Protection. If you click on a link in the email above, the link will be analyzed for known threats. If a known threat is found, you will not be able to proceed to the destination. If suspicious content is detected, you will see a warning.

SANDPIPER APARTMENTS OWNER, LLC ATTN:ANDREIS LEWIS 7312 LOUETTA ROAD SUITE B118-133 SPRING, TX 77379

Current Monthly Payment	Past Due Total	Total Payment Due if Received By 9/12/20		Late Fee eived After 9/12/2022	
\$92,821.09	\$4,723.96	\$97,5	45.05	\$3,05	
Borrower Name: Sandpiper Apa	artments Owner, LLC		Property Name: S	andpiper Apartmen	
		LOAN INFO	RMATION		
Original Balance:		\$11,900,000.00 Insuranc		ce Escrow Balance:	
Current Principal Balance:	\$11,704,979.17		MIP Escrow Balance:		
Current Interest Rate:		4.61000000%	Total Holdbacks:		
Principal Paid YTD:		\$122,239.82	Replacement Res	serve Escrow Balan	
Interest Paid YTD:		\$366,366.74	Repair Reserve E	scrow Balance:	
Taxes Disbursed YTD:		\$249,566.74	Other Reserve Es	crow Balance:	
Insurance Disbursed YTD:		\$237.31	Deferred Interest	Balance:	
Reserve Disbursed YTD:		\$0.00	Unapplied Funds	/ Suspense Balance	
Tax Escrow Balance:		\$235,668.10	Protective Advance	ce Balance:	
		PAYMENT	DETAILS		
Current Due Principal:		\$14,610.30	Current Late Char	ge from Prior Mont	
Current Due Interest:		\$46,465.52 Current Monthly Payment		ayment:	
Current Due Tax Escrow:		\$12,681.24 Past Due Principal and Ir		and Interest:	
Current Due Insurance Escrow:	scrow: \$12,1		Past Due Escrow:		
Current Due MIP Escrow: \$0.00		Past Due Other:			
Current Due Replacement Reserve Escrow:		\$6,911.67	Past Due Late Ch	arges:	

SANDPIPER APARTMENTS OWNER, LLC ATTN:ANDREIS LEWIS 7312 LOUETTA ROAD SUITE B118-133 SPRING, TX 77379

Current Monthly Payment	Past Due Total	Total Payment Due If Received By 10/11/2022		Late Fee 2 If Received After 10/11/2022	
\$95,874.88	\$97,545.05	\$193,419.93		\$3,053	
Borrower Name: Sandpiper Apa		Property Na	ame: Sandpiper Apartmen		
		LOAN INFO	RMATION	ı	
Original Balance:		\$11,900,000.00 Insurance Escrow Balance:			
Current Principal Balance:		\$11,704,979.17 MIP Escrow Balance:			
Current Interest Rate:		4.61000000%	4.61000000% Total Holdbacks:		
Principal Paid YTD:		\$122,239.82	2 Replacement Reserve Escrow Balance		
Interest Paid YTD:		\$366,366.74	Repair Reserve Escrow Balance:		
Taxes Disbursed YTD:		\$249,566.74	Other Reserve Escrow Balance:		
Insurance Disbursed YTD:		\$237.31	Deferred Interest Balance:		
Reserve Disbursed YTD:		\$0.00	Unapplied Funds / Suspense Balance		
Tax Escrow Balance:		\$235,668.10	Protective Advance Balance:		
		PAYMENT	DETAILS		
Current Due Principal:		\$16,165.32	Current Late Charge from Prior Month		
Current Due Interest:		\$44,910.50 Current Monthly Payment:		\$44,910.50	
Current Due Tax Escrow:		\$12,681.24 Past Due Principal and Interest:		\$12,681.24	
Current Due Insurance Escrow:		\$12,152.36 Past Due Escrow:		\$12,152.36	
Current Due MIP Escrow:		\$0.00	\$0.00 Past Due Other:		
Current Due Replacement Reserve E	scrow:	\$6,911.67 Past Due Late Charges:			

Please let me know if you have any questions.

Arbor Multifamily Lending, LLC is a registered debt collector.

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Status Successful

Modified



Payment Information

CHIPS Confirmation No

Payment ID

3413

Type Wire

Name

Arbor Multifamily Lending

Debit Account

Debit Account
CITYR GROUP AT VISTA SHADOW LLC
Acct No 7889839671 USD

Beneficiary

Beneficiary

Arbor Multifamily Lending United States of America (US)

Acct No

Beneficiary Bank

BANK OF AMERICA, N.A.

11/03/2022 02:57 pm ET by ANDI18

222 BROADWAY

NEW YORK 10038

United States of America (US)

FEDWIRE No

Payment Details

Debit Currency

USD - United States Dollar

Credit Currency

USD - United States Dollar

Amount

266,030.00 USD

Value Date

11/03/2022

References

Originator to Beneficiary Information

OBI

CITYR GROUP AT VISTA SHADOW

OBI

Loan #074431

Originator

CITYR GROUP AT VISTA SHADOW LLC

141 AYERS CT

TEANECK NJ 076665160

United States of America (US)

Payment References

ID or Acct No

EXHIBIT 15

Status

Successful

Modified



Payment Information

Fed Ref No

1013I1B7032R019448

Payment ID

3362

Type

Wire Name

Arbor Multifamily Lending

Debit Account

Debit Account

CITYR GROUP AT VISTA SHADOW LLC

Acct No USD

Beneficiary

Beneficiary

Arbor Multifamily Lending United States of America (US)

United States of America (C

Acct No

Beneficiary Bank

BANK OF AMERICA, N.A.

222 BROADWAY

NEW YORK 10038

United States of America (US)

10/13/2022 12:47 pm ET by ANDI18

FEDWIRE No

Payment Details

Debit Currency

USD - United States Dollar

Credit Currency

USD - United States Dollar

Amount

266,030.00 USD

Value Date

10/13/2022

References

Originator to Beneficiary Information

OBI

CITYR GROUP AT VISTA SHADOW

OBI

Loan #074431

Originator

CITYR GROUP AT VISTA SHADOW LLC

141 AYERS CT

TEANECK NJ 076665160

United States of America (US)

Payment References

ID or Acct No

EXHIBIT

16